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AN ANALYSIS OF THE POST-RETIREMENT EMPLOYMENT
OF ARMY COMMISSIONED OFFICERS AND WARRANT
OFFICERS IN THE SOUTHWESTERN
UNITED STATES

By

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Bachelor of Science

The College of the Ozarks

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Submitted to the Faculty of the Graduate College
of the Oklahoma State University
in partial fulfillment of the requirements
for the Degree of
MASTER OF BUSINESS ADMINISTRATION
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Scope and Method of Study: An empirical study to identify and measure some of the factors affecting the post-retirement employment of United States Army officers and warrant officers residing in the Southwestern United States. Data were accumulated by a questionnaire survey of a random sample of officers and warrant officers who had retired since 1960 and who resided in Texas, Oklahoma, New Mexico, Arkansas or Louisiana. A total of 27 different items of information, including opinions, was gathered from each officer in the sample. The data were arranged in contingency tables and each item was compared with the other items of information. The chi square test and contingency coefficient analysis were used for the statistical analyses of the data.

Findings and Conclusions: The major findings of the analyses dealt with the high unemployment rate among the officers in the sample. Almost one-fifth of the officers did not seek post-retirement jobs although less than one percent of those who sought employment were unable to find jobs. Among those who did not seek post-retirement employment, the highest rates were found to exist among the Regular Army officers, and the older officers who had attained the higher military ranks and who had over 30 years of active service. Among the employed officers the majority either worked for educational or medical institutions or held jobs with federal, state or local governments. Over one-fourth of the employed officers had jobs with the federal government. The major problems facing the retired Army officer at the time he entered the civilian labor force were his lack of formal educational attainment, the difficulty in translating military training and experience into terms meaningful to civilian employers, and the fact that many areas of potential employment were virtually closed due to the various restrictions on employment. On the basis of the findings of this study it was recommended that continuing emphasis be placed on military personnel updating and continuing their formal education while on active duty; and that consideration be given toward the establishment of facilities to provide pre-retirement assistance to military personnel.

ADVISER'S APPROVAL _____

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Report Approved:

Report Adviser

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PREFACE

This research report is concerned with identifying and measuring those factors which affect the post-retirement employment of Army officers. The chi square test and contingency coefficient analysis are used to evaluate data accumulated from a post-retirement employment survey of Army officers and warrant officers who have retired since 1960 and who reside in the Southwestern United States.

I take this opportunity to express my appreciation for the assistance and guidance given me by my adviser, Dr. Kent Mingo, who was always available for counsel and encouragement.

I would also like to express my sincere gratitude to the retired officers who contributed the data upon which this study is based. In addition to providing the specific replies solicited by the survey questionnaire, many of these persons invested added time and effort in offering comments, suggestions, and encouragement. Without their assistance, this project would not have been possible.

However, as I did not always heed the good advice offered, I must take full responsibility for the accuracy of the data and for the conclusions presented herein.

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CHAPTER I

INTRODUCTION

The subject of military retirement has become a matter of general concern only in recent years. Prior to World War II, the number of military retirees and the expenditures for military retired pay were so small as to be of relatively little social consequence. For example, in 1940 the total expenditure for retired pay for the 48,400 retired military personnel was \$63.3 million¹. By 1960, the retired military population had risen to over 255 thousand at an annual cost of \$696.3 million², and by the year 2000 the retired military population will have soared to about 1.6 million, at an annual cost of almost \$11 billion³.

The present personnel concept of the United States Armed Forces depends on a constant flow of personnel through the system in order to maintain maximum military effectiveness. Thus, the system rests on the assumption that each year many thousands of individuals who are forced to retire from the military forces at a relatively early age will be able to find civilian jobs at least roughly comparable in economic and status value to their military jobs. It assumes employment opportunities in the civilian world to which military skills and credentials may readily be transferred.

During the present decade some 60,000 professional military personnel are retiring from the Armed Forces each year. The bulk of these servicemen are not retiring in the usual sense, but are immediately in the job market looking for a rewarding "second career". This situation prompted President Kennedy to state:

Large numbers of our military people will retire from active service during the next few years, and many of them will face the difficult personal problem of finding a suitable place in the civilian economy... The United States has a vital national interest in seeing that the abilities, experience, and skills possessed by this select group of men and women continue to be fully utilized. There are numerous important activities in which these abilities and skills are critically needed.⁴

In light of the many programs developed in recent years to utilize more effectively our nation's human resources, the omission of retired military personnel from any specific planning may represent a serious void in our total national effort. Filling this void has implications for labor economists, military and civilian manpower planners, scholars interested in the development and utilization of human resources, and the retired servicemen themselves.

Unfortunately, however, much of the recent literature on the subject of post-retirement employment of military personnel is controversial and important segments are marked by contradiction and confusion. Few hard facts and an inundation of speculation characterize the current state of knowledge concerning the post-retirement employment status of military personnel. This study of the post-retirement employment of Army officers residing in the Southwestern United States is intended to help fill a void in this area.

In particular, the objective of this study is to collect and analyze empirical data related to post-retirement employment in order

to answer three major questions: (1) What are the problems facing the retired officer at the time he enters the civilian labor force? (2) What methods does the retired officer use to conduct his search for satisfactory civilian employment? And, (3) what conclusions can be drawn regarding the post-retirement employment of Army officers?

FOOTNOTES

¹The University of Michigan, A Study of the Military Retired Pay System and Certain Related Subjects, A Report to the Committee on Armed Services of the United States Senate by the Study Committee of The University of Michigan, Ann Arbor, Michigan, June 27, 1961, p. 17.

²Ibid.

³Army Times, April 17, 1968, p. 31.

⁴John F. Kennedy, as quoted in Personnel, July-August 1963, p. 35.

CHAPTER II

A SUMMARY OF THE UNITED STATES ARMY RETIREMENT SYSTEM¹

Provisions for military retirement have been in effect for over 100 years, beginning in 1861 with provisions for retirement for physical disability. However, the number of military retirees and the cost of military retired pay has become significant only in recent years. In 1900, there were only about 3,000 living military retirees from all branches of the Armed Forces and by 1940, the total had risen to only 48,400.

Prior to World War II, the military retirement system served four basic purposes: (1) to attract and to retain capable people; (2) to remove the superannuated and disabled; (3) to provide economic security for old age after long and faithful service; and (4) to provide compensation for hazardous service and irksome conditions of employment. The services consisted almost entirely of regular officers and enlisted men. Reservists generally served for only short periods of time, usually during war periods. The retirement benefits provided a strong inducement to attract and retain personnel because the benefits were usually far superior to those that could be obtained in other lines of endeavor. A military career was also a lifetime career -- few men, especially officers, served less than 30 years and some served considerably more. Few officers, when entering the service, considered the possibility of a second career upon retirement because of age as well as a lack of

skills which could be utilized in the civilian labor market. Retirement costs were low because of the small size of the defense establishment and because of the age of the people upon retirement.

Before World War II, except by special board action, the only statutory means of mandatorily retiring an officer was after he had completed 45 years of service or had reached age 64. However, voluntary retirement after 40 years of service had been permitted since 1883.

The approach and outbreak of World War II highlighted defects in the military establishment, some of which had been apparent earlier. One of the chief defects was that of over-age officers in the top ranks whose presence had blocked the promotion of younger, more vigorous officers. This problem was created in large part because promotion was based upon seniority. Long periods of time were required for men to rise to the senior positions. In addition, because of the seniority system, many of the top positions were filled by personnel without adequate leadership and technical skills. The problem of promotion flow was also complicated in the 1920's and 1930's because of the large number of World War I officers on the promotion list.

Congress enacted considerable legislation between World Wars I and II which dealt with these military personnel problems. Notable among these actions were those which began to establish more firmly the principle of elimination from the service of officers who were not selected for promotion and the principle of voluntary retirement at an early age.

The outbreak of World War II, however, found the services handicapped by a number of older and technically unqualified officers. Congress was forced to take vigorous action to deal with the problem. Legislation was enacted, for example, to permit the Secretary of War to

remove from active duty certain ineffective Army officers.

World War II also brought about a recognition of a new role for career military officers. Before 1941, such major aspects of national security policy as international affairs, economic mobilization, foreign aid, and scientific research and development were largely outside the orbit of an officer's military career. But during the past quarter century military responsibilities have greatly expanded with changes in science, technology, and political and economic affairs. In 1949, General Eisenhower stated his views on the qualifications necessary for career officers in a memorandum to Defense Secretary Forrestal:

It is of fundamental importance that the future regular officers of the three services should possess abilities in leadership and a basic knowledge of the techniques of modern warfare, the development of which has traditionally been among the objectives of the present system. However, in addition, they must have many other qualities and talents if they are to provide the wise, balanced, and experienced direction which is required at all levels of the military forces under present-day conditions. They should have a background of general knowledge similar to that possessed by the graduates of our leading universities. They must have a firm grasp of the particular role of the military establishment within the framework of our government in a democratic society. They must be aware of the major problems of the nation which they are dedicated to serve, and understand the relationship between military preparedness and all the other elements which are also part of the fabric of real national security. In this connection they should be conscious of a responsibility toward the national economy upon which the expense of modern defense measures has such a heavy impact, and the crucial significance in terms of security, of a healthy national economy. Finally it is particularly important that the officers of the three services be imbued at the outset of their careers with an understanding of the concept of national military establishments as a single integrated instrument of defense, and with the sense of teamwork which must exist among the services if they are to complement each other effectively in carrying out their joint and separate missions in a unified defense structure.²

Recognition of the new role of professional military officers made a revision of personnel concepts necessary. In response to these needs,

Congress took several actions which form the basis for the present military retirement system. The initial actions were directed at the regular services. However, defense needs since 1950 have required a much larger military establishment than was anticipated in the immediate post-war period. To provide the additional officers needed, it has been necessary to retain many reserve officers on active duty for extended periods. As a result, two separate military retirement systems have developed -- one for the regular officer and another for the reserve officer who serves on active duty for extended periods.

The Retirement System for Reserve Officers

One method of encouraging continued active service of reserve officers is the provision of liberal retirement benefits at a relatively early age. At present, reserve officers may retire after 20 years of active service at 50 percent of their base pay. Although there are no mandatory retirement provisions for reserve officers, prior to 1960 few were given the opportunity to remain on active duty for more than 20 years. However, in recent years, particularly since the Berlin crisis in 1961, the trend has been to allow reserve officers to remain on active duty for more than 20 years of active service.

The reserve officer may be administratively released from the service at any time, except that when he has completed 18 years of active service he must be retained until he is eligible for retirement. If he has less than 18 years of active service he is released with severance pay. If he has 20 or more years of active service he voluntarily will apply for his retirement benefits.

Approximately 70 percent of the Army officers presently on active

duty are reserve officers.³ However, a large percentage of these are younger officers who are fulfilling their service obligation and who will be released from active duty after only two or three years of service.

In the past, the Army has had periodic "reduction in force" of reserve officers where those officers with the lower efficiency ratings or those whose skills were no longer needed were released from active duty. Under current legislation, many of these "riffed" officers may remain on active duty as enlisted men and, provided they have at least 10 years of active commissioned service, be promoted upon retirement to the highest grade in which they served on active duty. As a result, many reserve officers spend their last years of active duty as enlisted personnel and are then retired as commissioned officers.

Generally speaking, there are no restrictions on a retired reserve officer's employment with a civilian firm. However, the Dual Compensation Act of 1964 (Public Law 88-448) prohibits the employment of any retired member of the Armed Forces in the Department of Defense within 180 days following retirement from military service.

The Retirement System For Regular Army Officers

In general, Regular Army officers are expected to remain on active duty for at least 30 years. However, voluntary retirement after 20 years of service is permitted, with the approval of the Secretary of the Army.

The major legislation affecting the retirement of Regular Army officers was the Officer Personnel Act of 1947. This act was designed to fulfill the national requirement for a base of technically qualified

younger officers around whom the military establishment could be rapidly expanded. The Act established a system of permanent promotions based upon qualifications rather than seniority and provided for the elimination of inferior officers before they advanced too far. Maintenance of the promotion flow was to be attained through the forced attrition of officers in the higher grades. The Act prescribed the percentage of officers who may serve in any grade and the number of years an officer may be retained in any grade. In effect, the regular officer must either be promoted or eliminated from the service. The promotion system is therefore based upon the "up-or-out" principle.

A morass of statutory and policy restrictions exist which affect the post-retirement employment of regular officers. As retired Regular Army officers are considered to be "officers of the United States" despite their retired status, and are subject to the Uniform Code of Military Justice, they are subject to the restrictions on employment imposed by legislation, Presidential Executive Orders, Comptroller General decisions, and Defense Department policies. Among the statutes and policies most affecting post-retirement employment are those governing dual compensation, employment within the Defense Department, and business activities as employees of firms doing business with the Federal Government.

The Dual Compensation Act of 1964 places a limitation on the amount of retired pay that regular officers may get while receiving civilian salaries from the Federal Government. Retired regular officers may now receive the full compensation for the civilian office and the first \$2,154 of their military retirement pay plus one half of the rest. As this law pertains only to retired officers of the regular components,

it has come under frequent attack as being discriminatory. However, bills introduced into Congress to remove these limitations have not yet received favorable action.

The so-called "Harbord Amendment" (Title 37, United States Code) prohibits the payment of retired pay to a retired Regular Army officer for that period within three years after retirement during which he is engaged in selling or contracting for the sale of any tangible property to any agency of the Defense Department. Furthermore, Title 18, United States Code, permanently prohibits retired Regular Army officers from representing any person in the sale of anything to the Federal Government through the Department of the Army. However, a recent Comptroller General decision ruled that duties in a managerial or supervisory capacity which do not involve contact with representatives of the Department of the Army are not considered sales activities.

Executive Order 5221, November 11, 1929, prohibits retired Regular Army officers from working for a foreign company or individual engaged in business activities in competition with American industry. Also, as retired Regular Army officers are considered to be "officers of the United States" even after retirement, they are prohibited by the Constitution from accepting employment from a foreign country, regardless of the title, position, or duties performed.

These statutory and policy restrictions undoubtedly affect, to some extent, the post-retirement employment of Regular Army officers.

Physical Disability Retirement

Physical disability retirement is another important aspect of the military retirement system for both regular and reserve officers.

Unfitness for military service is a basic criterion for physical disability retirement, but this does not imply total incapacity to perform civilian jobs. The concept is used instead to indicate that the individual could not perform his military duties in the rank and position assigned. The military thus retires people with a lower degree of physical impairment than is generally followed in industry.

Physical disability retired pay is based upon rank, years of service completed, and the degree of physical impairment. Furthermore, present tax laws provide that the disability percentage of an individual's base pay upon which his retired pay is based, will be exempt from taxation. Thus, there is an advantage for military personnel to retire under a partial physical disability retirement, if possible.

Retired Pay

The amount of an officer's retired pay is dependent upon the officer's military rank and the years of active service completed at retirement. In general, retired pay amounts to $2\frac{1}{2}$ percent of the officer's base pay per year of service completed up to a maximum of 75 percent of base pay for thirty years of service. Thus, if an individual retires with a base pay of \$1,000 per month and 20 years of active service his retired pay would be \$500 per month.

Table I shows the annual retired pay rates for certain officers based upon the July, 1968 pay scale.

Under existing law, military personnel make no contributions toward the cost of their retirement. However, a number of proposals for changing the retirement system are currently under consideration by a Defense Department study group.

TABLE I
ANNUAL RETIREMENT PAY RATES
(based upon July, 1968 pay scale)

Years of Service	Military Rank at Retirement						
	Major General	Brigadier General	Colonel	Lieutenant Colonel	Major	Captain	
							WO-2
30	\$16,188	\$14,064	\$12,348	\$10,080	\$8,436	\$7,044	\$6,612
29	15,648	13,596	11,940	9,744	8,148	6,804	6,484
28	15,108	13,128	11,532	9,408	7,972	6,664	6,188
27	14,568	12,660	11,124	9,072	7,584	6,424	5,940
26	14,028	12,192	10,704	8,736	7,308	6,412	5,724
25	13,488	11,724	9,480	8,112	7,032	6,172	5,316
24	12,948	11,256	9,096	7,788	6,744	5,832	5,100
23	12,408	10,788	8,712	7,464	6,568	5,592	4,884
22	11,868	10,320	8,352	7,140	6,180	5,352	4,680
21	11,328	9,852	7,536	6,816	5,904	5,100	4,308
20	10,788	9,384	7,188	6,492	5,628	4,860	4,104
							3,684

In 1963, Congress departed from the traditional method of increasing the pay of retired military personnel subsequent to retirement by maintaining the ratio between retired pay and active duty pay. Essentially, the 1963 legislation tied retired pay to the Consumer Price Index, with retired pay increases following each 3 percent increase in the cost-of-living by three months. This method of computation has met with severe opposition from retired personnel who contend that, in changing the method of increasing retired pay, Congress has broken faith with them.

The Retired Military Population and Its Costs

The number of retired military personnel has climbed from 3,000 in 1900 to about 680,000 personnel receiving military retirement pay at present. In 1900, expenditures for retired pay amounted to \$3.5 millions, whereas the present cost of military retirements is \$2.2 billion annually. By the year 2000, the annual cost of military retired pay will have risen to almost \$11 billion. Figure 1 illustrates the actual and projected increase in the number of military retirements during the period 1930 to 1984.

The Army's retired population now stands at about 266,000 and is growing by over 2000 every month. Military retirees tend to select the southern states as a place of residence after retirement. About 20 percent of the retirees live in California, with Texas and Florida having the next highest retired populations with about 9 percent of the total retired population living in each of these two states. About 14,000 retired Army officers live in the Southwestern United States (Texas, Oklahoma, New Mexico, Arkansas, and Louisiana).

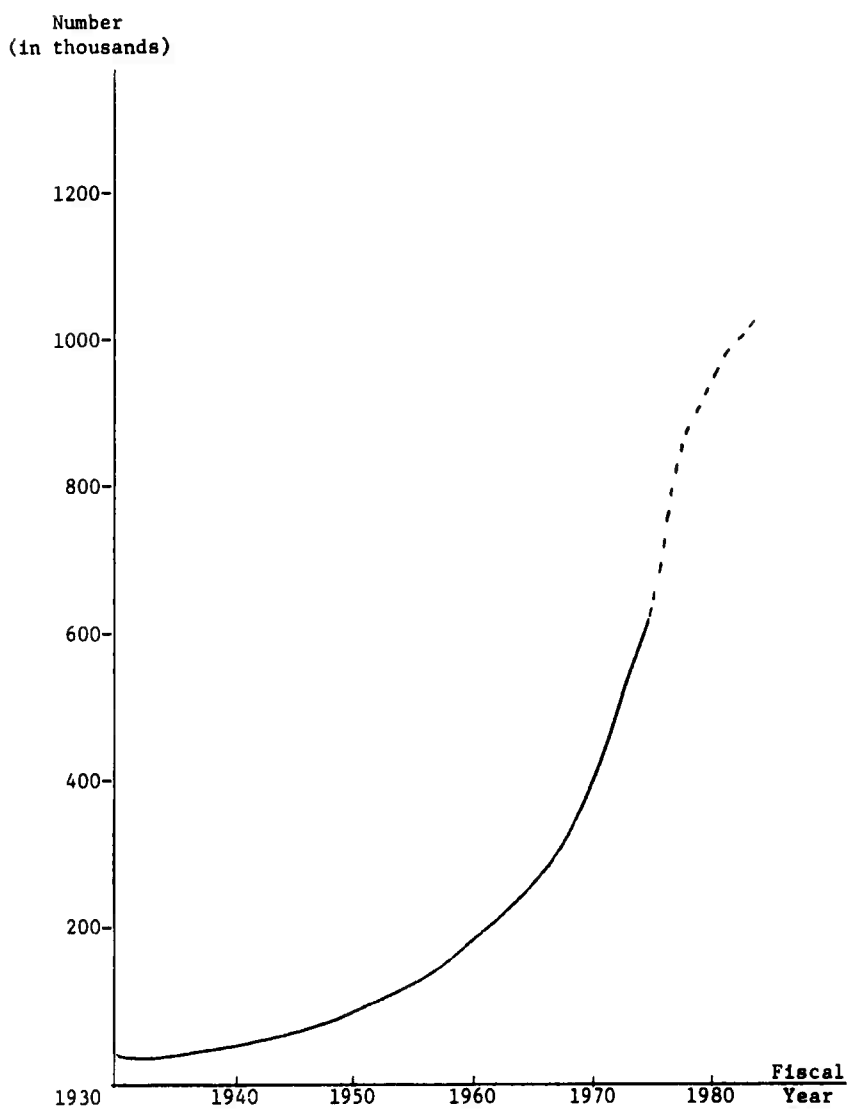


Figure 1. Actual and Projected Number of Retired Military Personnel (1940-1984).

Proposed Changes in the Retirement System

A proposal for a new two-step military retirement system is presently scheduled to be submitted to Congress on January 6, 1969. In general, the new system would mean that during the first step an individual would receive retired pay roughly equivalent to present retired pay. After the retired serviceman reached the normal age of civilian retirement he would get a second raise in retired pay.

The proposed retirement plan is closely tied to the proposed new military pay system which will place servicemen on a salary basis rather than the present system of base pay, which is taxable, plus allowances, which are tax free. Under the proposed system, all servicemen would be encouraged to remain on active duty for 30 years. The salary used for calculating the amount of retired pay would be the salary in force on the day the individual left active duty plus adjustments necessary to reflect changes in the Consumer Price Index since that date. Both step one and step two annuities would continue to be adjusted according to the CPI changes.

The two main goals of the new plan are to bring equity to the individual and to provide a better personnel management tool in that the proposal, if enacted into law, would tend to motivate men to stay on active duty for a longer period:

In many instances the present system appears to have just the opposite effect. It rewards the man most who leaves early, in many cases.

For example, the man who leaves at 20 years draws 50 percent of his basic pay. He draws it for 10 years longer than the man who retires with 30 years of service at 75 percent of basic pay.

In addition, he is usually getting a civilian salary and is able to progress further in his second career because he starts it earlier. The early retirement is often economically more attractive than additional service is.

The new proposal would make the opposite true. Continued service would bring retired annuities up to a maximum of 75 percent of the salary, compared to the present maximum of 75 percent of the smaller base pay as occurs in the present system.⁴

The target date for the implementation of the new military pay system and the two-step retired pay system is July 1, 1969.

The Pre-Retirement Orientation Program

In an effort to assist retiring military personnel in finding satisfactory civilian employment, the Defense Department and United States Employment Service has established a pre-retirement orientation program. The Director, U. S. Employment Service, has explained the purpose of this program as follows:

A program to provide the prospective military retirees with adequate information and advice about the civilian labor area so that he could make appropriate plans prior to the actual date of retirement was inaugurated in late 1963. The program of employment assistance is administered to prospective military retirees in two phases. The first phase consists of an oral comprehensive orientation given at the military installations 12 to 18 months prior to the scheduled retirement date or anniversary of 20 years active service. It is given to all prospective retirees identified by the installation commander as falling within the group. The orientation stresses the many facets of transition to civilian life and what the military retiree should consider in seeking a second career. In addition, the orientation includes questions and considerations for which the retiree needs to develop specific answers regarding his personal qualifications and circumstances.

The second phase - direct and individual services may consist of counseling, testing, help in preparing a resume providing specific labor supply and demand data for selected city or assistance in job development in a city of the retiree's choice.⁵

A total of 29,752 prospective military retirees participated in this program during the fiscal year ending in June 1967. This amounts to something less than 50 percent of the number of military personnel whose retirement was projected for 1968 - the period of 12 to 18 months following fiscal year 1967. Unfortunately, no statistics are available

to indicate the number of personnel whose attendance at these orientations actually resulted in their finding employment.

Current Army regulations prohibit the recruitment of retiring military personnel by civilian employers on military installations:

Employers and educational associations or institutions who contact commanders at Army installations....will be informed that no facilities are available for industrial and educational recruiting and that the Department of Labor, United States Employment Service, has been designated to coordinate all activities pertinent to postretirement employment of military personnel.⁶

Summary

The Army has developed a complex system of boards to retain the needed specialists, to advance the best qualified, and to insure the early retirement for the bulk of the officer corps. This system exists to provide maximum effectiveness for the military services, but it results in the retirement of large numbers of reserve officers at a relatively early age. The personnel concept which has been adopted -- an "up-or-out" promotion system and limited careers by forced attrition of officers after 20 or 30 years of service -- requires a constant flow of personnel through the Army. The consequence of this manpower concept, combined with the large number of personnel required to maintain the necessary size of the defense establishment, is that in the future there will be an ever increasing number of people retiring from the military service.

Because the military establishment has many special and unique characteristics which affect its personnel policies and procedures, the military retirement system cannot be evaluated simply in terms of comparison with other systems of retirement benefits. The military

retirement system takes into account the fact that the military profession does not offer a lifetime career. In a political democracy, no individual is guaranteed such employment, but at least in civilian society, the individual has potentialities for such employment and is not confronted by the fact that after 20 or 30 years he is certain to be eliminated from his basic occupation. Military retirement benefits, therefore, must provide economic security for military personnel after they have completed their active duty. This economic security involves two objectives. First, there is readjustment compensation (or deferred pay) for those men who retire in mid-career after 20 years of service. Their retirement pay must be sufficient to compensate for any loss of income associated with entering a civilian career late in life. Second, economic security also involves satisfying the needs of retired people when they are no longer employable. For old age needs, military retirement benefits are now being supplemented by Social Security payments. If the military retirement benefits are adequate to meet the needs of readjustment, they are likely to be adequate for old age benefits, since military retirement pay does not decrease with age, but rather increases with the beginning of Social Security payments.

FOOTNOTES

¹General sources of material regarding the military retirement system were the Retired Army Personnel Handbook, (Department of the Army Pamphlet Number 600-5, March 1965), The University of Michigan study of the Military Retired Pay System and Related Subjects, and various articles from Army Times over the period from October 1967 to September 1968.

²Report of Board on Army Educational System for Commissioned Officers, (Army Field Forces, Fort Monroe, Virginia, January 20, 1949).

³Army Personnel Letter No. 9-68, Deputy Chief of Staff for Personnel, Department of the Army, May 1, 1968.

⁴Army Times, September 18, 1968, p. 20.

⁵Letter to the author from Mr. Charles E. Odell, Director, U. S. Employment Service, Bureau of Employment Security, U. S. Department of Labor, June 4, 1968.

⁶Army Regulation No. 608-25, "Retired Activities Program", (Washington, D. C., Headquarters Department of the Army, May 13, 1964) p. 3.

CHAPTER III

A REVIEW OF THE LITERATURE

In recent years, the post-retirement employment of military personnel has been the subject of a number of studies and articles in popular magazines and journals. The studies range from a doctoral dissertation on the economics of retired Naval officers, through a study of the problems encountered by retired Marine Corps officers entering teaching in public secondary schools, to a study of the employment opportunities for retired military personnel in local governments.

Unfortunately, the scope of most of these studies and articles is so restricted as to cause them to be of limited value in a general study of the post-retirement employment of military personnel. Furthermore, the statistical techniques used in these studies were almost invariably limited to rank ordering and percentages. Little effort was made to identify and measure those attributes which determine the type of employment and the salary which the retired serviceman is able to attain in his "second career."

However, a few studies and articles were found which bear directly on some facet of the subject of post-retirement employment of retired service men in general. Those most helpful in an analysis of the problem are listed below:

1. A 1961 study of the military retired pay system by a University of Michigan study group conducted for the Senate Armed Services

Committee.¹ This study has become the classic of such studies. Data for this study was accumulated from a questionnaire sent to 4,257 officers of all four military services who had retired between 1955 and 1960. The study dealt primarily with military retirement pay but also included problems of the transition from military to civilian life by the retirees. The results of this study formed the basis for the establishment of the current pre-retirement counseling program for prospective retirees by the Department of Defense and the United States Employment Service. While this study emphasizes the situation during a period in which the manpower pool was not confronted with the increased demands of a war in Southeast Asia, implications of the report are pertinent to this study, and the findings contribute to the pool of knowledge available on post-retirement employment.

2. A 1967 report of studies of the employment experiences of retired servicemen by Laure M. Sharpe and Albert D. Biderman of the Bureau of Social Science Research.² This report is based on two studies performed under contract with the Department of Labor. The first study was an original two-phase survey of a group of retired military personnel; the second study was a reanalysis of data collected by the Department of Defense in connection with the Medicare program. The report deals with the transition from military to civilian life by a portion of the steadily growing number of physically able military retirees.

3. A 1967 study by Alvin C. Jensen of industrial policies and practices in the employment of retired military personnel.³ This study analyzed the practices of the 750 largest business firms in the United States in their hiring of retired military personnel. Although the study was limited to the largest industries, the implications are of

value in studying the overall problem of the integration of retired military personnel into a civilian society.

4. A summary of a 1966 study by Allen J. Lenz of the economics of retired Naval officers.⁴ This study was concerned with the earnings of a select group of Naval and Marine Corps officers who retired for non-disability reasons during the years 1955-1964.

5. A 1964 study by Donald Bruce McBride of the employment opportunities for retired military personnel in governments at the state, municipal, and county levels throughout the United States.⁵ Its principal purpose was to provide a general review of the "second career" opportunities for the retired serviceman in local governments.

Among the significant findings of these studies were the following.

Employment Status of Retirees

The employment status of military retirees was an area of interest in three of the above studies. Table II illustrates the noteworthy differences found in the various categories by these studies.

The University of Michigan study found that of the 21 percent who were unemployed, "only a few percent were unemployed because of age."⁶ It is not clear, however, how many of those who were unemployed were actually seeking employment as opposed to those who were content to retire with the economic security provided by their military retired pay. The study dismissed this as a problem by stating:

In a country such as ours, where work is the focus of a man's identity and self-respect, unemployment is serious even for those who are managing on their retirement income and have not even attempted to get work. In spite of economic comfort, we can assume that almost all men in their forties and fifties would want to work if they had a chance for a meaningful job, and that when they are not working or even trying to find work,

it is because they do not see the possibility of obtaining such a job.⁷

TABLE II
EMPLOYMENT STATUS REVEALED BY VARIOUS STUDIES
(Percent)

Employment Status	University of Michigan 1961	Sharpe and Biderman 1963	Sharpe and Biderman 1964	Lenz 1966
Full-time employment	66	75	71	88
Part-time employment	10	6	16	4.4
Looking for employment	T	7	T	2.8
Will look for employment	21	2	13	-
Retired, not looking for employment	L	4	I	4.5
Full-time student	3	6	L	-
Total	100	100	100	99.7

The Sharpe and Biderman studies were based on separate samples of retired personnel taken in September, 1963 and May, 1964. These studies found that the Navy and Marine Corps retirees had a significantly higher rate of employment than Army and Air Force retirees. However, the highest rate for any branch of service found by their studies was 79 percent

for retired Navy personnel in September, 1963.

Annual Income Excluding Retired Pay

The University of Michigan study found the average annual income of retired officers, excluding retired pay, to be less than \$6,000 per year and concluded that this was considerably below what the average person of their age and educational background is earning.

Similarly, the Sharpe and Biderman studies found civilian income of retired officers to be distinctly low, with a median income of \$6,130 for the 1963 sample and \$7,785 for the 1964 sample. It is interesting to note that the lower median income was for individuals who had been in the civilian job market from 1 to 3 years, whereas the higher income applied to individuals surveyed only six months after retirement.

In contrast with the earlier studies, the 1966 study by Lenz found the average income for officers surveyed to be \$11,100 for those with less than a master's degree and \$13,400 for those possessing a master's degree. The Lenz study also indicated that the number of years a retiree has worked in civilian employment does not seem to have a significant effect on his current earnings.

The differences in the findings of these studies are so large as to preclude their having resulted from differences in general economic conditions over the period of the studies. It appears that the University of Michigan study included unemployed officers when computing the average annual income. In contrast, the Lenz study included only the incomes of those retired officers employed on a full-time basis.

The Sharpe and Biderman studies found that salary expectations of retired servicemen were generally modest:

The retiree's "ideal" job...is one with opportunity for recognition and advancement, but not necessarily much "executive" leeway. Regular hours, retirement benefits, and a congenial environment are more important than high salaries, freedom from supervision, opportunity to travel, or a chance to make important decisions and exert leadership.⁸

The Sharpe and Biderman study concludes that:

There seems to be little evidence that these men tend to settle for low-paying jobs because of the availability of retirement income; rather the pay problems that are in evidence are due to retirees...being unable to enter better paying occupations and settling, therefore, for unskilled occupations in which low wage rates prevail.⁹

Types of Employment

Although it is difficult to compare directly the findings of the various studies as regards the types of employment of retired officers, there appears to be a wide divergence in these findings. This situation is illustrated by Table III which shows the percentage of officers employed in governmental organizations--the only categories of employment common to all the studies.

TABLE III
EMPLOYMENT IN GOVERNMENTAL ORGANIZATIONS
(Percent)

	Study and Date		
	University of Michigan 1961	Sharpe and Biderman 1963-1964	Lenz 1966
Federal Government	12	20	3.1
State and Local Governments	6	8	13.7

Since the University of Michigan study was made there has been some relaxation of the restrictions on Federal employment, presumably as a result of the study's conclusion that modification of the Dual Compensation Act was required.

About one-fifth of the officers in the Sharpe and Biderman sample listed the Federal Government as unacceptable as an employer, presumably due to dual compensation and dual employment statutes. It is significant, however, that despite the relaxation of employment restrictions since the two earlier studies, the Lenz study of 1966 found only 3.1 percent of the retired officers surveyed to be employed by the Federal Government.

In other categories of employment the difference in the way the data was accumulated greatly restricts the capability to make valid comparisons. For instance, although each of the studies mentioned above found between 6 and 14 percent of the retired officers to be in the general category of "sales" occupations, it is impossible to determine precisely what this category was intended to mean in each of the various studies. An even wider divergence exists in other categories. The Lenz study found 13.4 percent of the respondents to be "business executives" and another 6.7 percent to be "managers." In addition, 4.3 percent were occupied in "banking and finance," a category which could also include "business executives" and "managers." The Sharpe and Biderman study classified 32 percent of their sample as being in "business or managerial occupations" and the University of Michigan study classified 5 percent of the retired officers as "managers and officials."

Age at Retirement

Notwithstanding recent legislation which attempts to remove discriminatory practices in the hiring of older workers, age is generally assumed to be a major factor affecting employability. The significance of age on the ability of retired military personnel to find satisfactory employment has been a matter of interest in most of the studies of post-retirement employment.

In general, the studies find the average age at retirement to be between 45 and 53 years. The relatively early age at which military personnel retire is emphasized by Jensen when he states, "During the next ten years, nine out of ten persons on the retired lists -- new and old -- will be under 60."¹¹

The 1961 University of Michigan study found that age is very clearly related to employability, the younger the retired officer is the greater the possibility that he is working. There was a steady and regular decrease from 77 percent of officers who retired at age 45 or less working full time to 34 percent working full time among the officers who retired after the age of 55.

McBride states in his study that:

In 1954, the average age of all postwar military retirees was estimated at 35.8, with 45.8 being the average age of the majority retiring for length of service, and 25.9 the average age of those retiring for disability. A decade later, the average age of all military personnel retiring for length of service (normally 20 years) is still about 45 years of age. This average age is expected to characterize the military retiree of this decade.¹²

That hiring of older workers can be advantageous from an employer's standpoint is suggested by a recent Department of Labor study. It showed for example, that a 55 year old man who takes a new job is likely

to stay on it for an average of seven years. This is almost two years longer than the average man of 25 stays on one job.¹³ Thus, training a retired officer for a particular job may provide the employer as many or more years of profitable work as would similar training of a younger man.

Although work life expectancy decreases with age, the data in Table IV supports the argument that job training of older persons can be profitable.

Military Education and Training

Most of today's military retirees are products of a military educational system which was recently described in a Teacher's College of Columbia University report as far outstripping in many ways, the nation's colleges and universities.¹⁵ Former Defense Secretary McNamara has called the Defense Department "the largest single educational complex that the world has ever possessed."¹⁶ Of the four million servicemen and civilian employees in the Defense Department, almost one in ten can be found in a formal training program at any time. The annual cost of this training is about \$4 billion.¹⁷

There seems to be little doubt that the skills and training acquired during military service are adaptable to civilian needs. Assistant Secretary of Defense (Manpower) Norman S. Paul discussed this in the following words:

There are possibly few military skills which do not have some transference to civilian occupations. The main difficulty seems to be in translating individual skills and experiences gained in a military setting into civilian terms so that they may be 'matched up' with employer needs... There is considerable evidence that civilian employment procedures and attitudes complicate this transition to a civilian career. Not

TABLE IV
AVERAGE NUMBER OF YEARS OF RETIREMENT LIFETIME,
BY AGE AT RETIREMENT

Age	Number of Years of Retired Lifetime
38	34.73
39	33.86
40	33.00
41	32.14
42	31.29
43	30.44
44	29.61
45	28.78
46	27.96
47	27.15
48	26.35
49	25.56
50	24.78
51	24.01
52	23.24
53	22.49
54	21.75
55	21.02
56	20.30
57	19.60
58	18.90
59	18.22
60	17.55
61	16.90
62	16.25
63	15.62
64	15.01

Source. U. S. Department of Defense¹⁴

previously faced with large numbers of retired military personnel seeking employment, civilian employers, as a rule, have not developed methods for recruiting such personnel... To properly understand this aspect of the problem, we should not think of today's career military service as a separate and distinct profession, per se. Rather it is the bringing together of many professions as well as technical and vocational skills in an organized and coordinated effort... This broad diversity of skills within the overall military profession... is often overlooked... more and more in recent years, our people in uniform have worked side-by-side with civilian employees of the Government and with civilian business and industry... They have served in almost every conceivable circumstance within the realm of employer-employee relations. Above all, they have come to realize that in all situations and at all times under the most adverse conditions, they must prove their worth as a team member... A great number of our members are now engaged in training and education programs that... also provide them with information and knowledge that can be applied in the civilian environment... With the retirees possessing this education, training, and experience... the problem of assimilating these individuals into your (civilian) work force will be greatly simplified.¹⁸

Morris Janowitz summed up the situation when he stated:

Military service for both officers and enlisted personnel is becoming more and more the first phase in a two-phase career in which the soldier leaves the military service in mid-career for civilian employment. Professional training and education prepares him not only for military service but for civilian employment after retirement.¹⁹

However, empirical evidence of the transferability of the retired serviceman's military education, training and experience to the civilian work environment is exceedingly scarce.

Skills Transferability

The type of military training, education, and experience which the retired officer possesses undoubtedly affects the transferability of his skills into a civilian work environment. There appears to be three major factors involved: the relationship of military skills to those used in civilian occupations, the demand for such skills in the civilian labor market, and the ability to translate military skills into terms

understood by civilian employers.

Although there may be only a few military skills which do not have some transference to civilian occupations, there undoubtedly is a wide divergence of transferability among the various military skills. For example, one would expect personnel with such skills as engineering, communications, and electronics to be able to make the transition to civilian employment relatively easily, while those officers whose skills are principally those of line commanders should find placement in civilian occupations more difficult. However, the evidence is not clear that this is the case.

The University of Michigan study found:

Those officers with skills widely used in civilian life have the most rather than the least difficulty in finding satisfactory employment... In short, the apparent transferability of the military skill to civilian occupations matter less than the demand and pattern of recruitment for that skill by civilian employers.²⁰

In their studies, Sharpe and Biderman found:

....that close relationships between a civilian job and military occupational specialty occur only in a minority of cases... Most officers, regardless of their experience in the military, tend to get jobs in the professions or in the business and commercial fields.²¹

McBride, in his study of employment opportunities in local government, points out that:

The success that numbers of senior military officers experienced in the postwar era in moving into the executive suites of large corporations proved the complete transferability of military occupations which are similar to those of the senior industrialist or generalist in civilian life. Skill as a generalist, plus considerable prestige, may serve the purposes of a retired general or admiral or senior colonel who is a candidate for a well-paying senior executive post in a large organization, but skill and experience only as a generalist

may prove to be a handicap to a field grade officer who cannot point to any specific salable skill in his background resume.²²

Thomas Leinbach, the Executive Director of one of Washington's best known executive job counseling firms, states that the great majority of military officers simply do not have a civilian "specialty." Their experience is not directly identifiable with comparable civilian positions. There is no "common denominator" of understanding as there is when a steel company man tries to get a job with another steel company.²³

In his study of the hiring practices of large corporations, Jensen found that:

It is evident that the relationship of military training and job experience to civilian job requirements is not clearly understood by a large number of employers. This fact is reflected in the response of corporations concerning the importance of selected military training and job experience. Technical job training and experience was considered important in relationship to technical and skilled worker requirements in a large number of corporations. Command, staff, and administrative experience was similarly important for the professional and managerial jobs. The real task remaining for the prospective military retiree is to translate his military training and experience into precise, meaningful language in terms of the civilian job he is interested in.²⁴

Civilian Education

The level of civilian education attained by the retired officer would seem to have a significant effect on his ability to find satisfactory post-retirement employment.

Many of the officers retiring during recent years entered the service during World War II, before completing their civilian education. Nevertheless, it appears that most military personnel have had adequate opportunity to raise their level of civilian education while on active duty. In addition to off-duty high school and college level training

being conducted by accredited colleges and universities at most military installations, the Army makes extensive use of civilian universities for graduate level education of its officers. In 1967, the Army had 430 officer students enrolled in 81 United States and nine foreign universities.²⁵

Although officers may be able to make the grade in the service on the strength of their demonstrated abilities, it appears that formal educational attainment is a key factor for retired servicemen in the establishment of a second career.

In their studies, Sharpe and Biderman found that, "in the civilian world, formal educational attainment ranks higher than skill as a measure of acceptance and placement."²⁶ They found that officers who were college graduates had a median income of \$9,490 as compared to \$5,830 for those who did not graduate from high school.

The University of Michigan study also found a strong relationship between the general educational level and the retired serviceman's income. This study found that only 11 percent of the employed officers without any college education had incomes of \$8,000 or more, whereas 32 percent of those with college degrees had jobs in this income category.²⁷ On the other hand, this study found that, "his general education and the particular military skill he developed are not particularly relevant to the question of whether or not he gets some job."²⁸

In his study, Lenz found a strong relationship between the retired officer's current annual income from full time civilian employment and his education level. Those officers with less than a master's degree earned on an average \$11,100 per year as compared to an annual average of \$13,400 for those with master's degrees.²⁹

Jensen's study bears out the importance of a college degree for professional and managerial jobs. "It is clearly evident that the jobs with more responsibility and at higher levels within the organization, carry with them preference for greater formal educational achievement."³⁰

Jensen also found that:

College training for employment in the industrial, utility, and transportation fields should center around the scientific and technical curriculum, while the general business curriculum seems most suitable for the banking, life insurance, and merchandising firms....The job-related experience of the job applicant since the award of the degree is more significant than the date of the granting of the degree in applying for a new job... Evidence of additional study in the same or related fields is also a significant factor to the prospective employer. Lack of evidence of either job related experience or further study in the field in which the degree was granted would tend to minimize the importance of the older (ten years) degree when applying for employment.³¹

Summary of Related Literature

In the late 1950's and early 1960's, a large number of articles concerning post-retirement employment of military personnel were published in various popular magazines and trade journals. However, during the past five years, the few articles published on the subject have contained little significant information or insight into the problem. There were, however, two notable exceptions. The Army Times provided a most fruitful source of information bearing on the subject. It publishes a series of articles covering every phase of the problem of job hunting for military retirees, beginning with the steps that should be taken before retirement. These articles were clipped and filed for over a period of one year, and provided a most useful reference of information bearing on the study. The Retired Officer, a publication of the Retired Officers Association, also publishes frequent articles on

the subject of post-retirement employment which were useful in this study.

Articles found in other periodicals were often so biased as to be unusable in the study. For example, in an effort to show why retired military personnel should be barred from soliciting business for defense contractors, one article states that 1453 retired officers are on the staffs of contractors holding 80 percent of the nation's defense contracts. No mention was made, however, of the types of jobs that these officers perform, the proportion of retired officers to other staff members of these firms, or the percentage of the total retired officer population which is employed by defense contractors.³²

Conclusions

In general, conclusions which can be drawn from this literature are:

1. Military job experience is, at best, subject to question as to value when seeking a second career.
2. There is no existing yardstick for relating military job experience with civilian jobs.
3. Age, years of service, and rank at retirement are related to starting salaries of post-retirement jobs.
4. Military retirees over 45 years of age, seeking employment during and prior to 1964, were encountering difficulty in gaining employment because of their age.
5. The Equal Employment Opportunity Commission, appointed after Title VII of the Civil Rights Act of 1965 became law, has moved to end unemployment because of age.

6. Training an older employee for a particular job may provide the employer as many or more years of profitable work as would similar training for a young man.

7. In the past, studies of post-retirement employment have been directed primarily at reserve officers who left the service after 20 years of active duty. If Regular Army officers were included in the studies they were not differentiated from reserve officers. No effort has been made to determine whether retired Regular Army officers face special employment problems due to dual compensation and other restrictive statutes.

8. The lack of formal educational attainment has been a major factor in preventing some retired servicemen from finding satisfactory employment.

FOOTNOTES

¹"A Study of the Military Retired Pay System and Certain Related Subjects," Report to the Senate Armed Services Committee by the Study Committee, University of Michigan, Ann Arbor, Michigan, June 27, 1961.

²Laure M. Sharpe and Albert D. Biderman, "Out of Uniform," Monthly Labor Review, January and February, 1967. These two articles were excerpts from a report of two Bureau of Social Sciences Research studies conducted under the auspices of the Office of Manpower Policy, Evaluation and Research of the U. S. Department of Labor, The full report is entitled "The Employment of Retired Military Personnel."

³Alvin C. Jensen, "Industrial Policies and Practices in the Employment of Retired Military Personnel," unpublished Ed.D. dissertation, School of Education, The George Washington University, Washington, D. C., June 4, 1967.

⁴Allen J. Lenz, "A Study of the Economics of Retired Naval Officers," unpublished doctoral dissertation, Stanford University, 1966, a summary of which was published by the Graduate School of Business, Stanford University, Stanford, California, June 23, 1966.

⁵Donald B. McBride, "Military 'Second Career' Potential," Ph.D. dissertation, University of Maryland, the substance of which was published in Airpower, Vol. XII, No. 1, January, 1965, pp. 1-28.

⁶University of Michigan Study, p. 38.

⁷Ibid., pp. 2-15.

⁸Sharpe and Biderman, p. 19.

⁹Ibid., p. 44.

¹⁰Ibid., p. 18.

¹¹Jensen, p. 14.

¹²McBride, p. 4.

¹³W. Willard Wirtz, "A Report on Manpower Requirements, Resources, Utilization, and Training," (Washington, D. C.: U. S. Government Printing Office, 1966), p. 6.

- ¹⁴U. S. Department of Defense, Office of Assistant Secretary of Defense, "Selected Manpower Statistics," (Washington, D. C., December 14, 1964).
- ¹⁵Sound Off, Fort George G. Meade, Maryland, March 12, 1964.
- ¹⁶Robert S. McNamara, Speech to Veterans of Foreign Wars Convention, New York, August 23, 1966.
- ¹⁷Paul Lavisky, "Training Research for the Army," Phi Delta Kappan, May, 1967, p. 443.
- ¹⁸Norman S. Paul, Speech at Conference on Church-related Occupational Opportunities for Retired Military Personnel, Continental Hotel, Washington, D. C., February 18, 1964.
- ¹⁹Morris Janowitz, The Professional Soldier, (New York: The Free Press, 1964), p. 27.
- ²⁰University of Michigan Study, pp. 50-51.
- ²¹Sharpe and Bideramn, p. 42.
- ²²McBride, p. 5.
- ²³Thomas C. Leinbach, "How to Achieve Job Satisfaction and Success in a Civilian Career," The Retired Officer, (January-February, 1964), pp. 30-31.
- ²⁴Jensen, p. 174.
- ²⁵"Military Notes," Military Review, December, 1967, p. 48.
- ²⁶Sharp and Biderman, p. 45.
- ²⁷University of Michigan Study, pp. 2-37.
- ²⁸Ibid., pp. 2-24.
- ²⁹Lenz, p. 3.
- ³⁰Jensen, p. 172.
- ³¹Ibid., pp. 173-174.
- ³²"Has Beens," Nation, January 30, 1960, p. 90.

CHAPTER IV

RESEARCH APPROACH

The general purpose of this study is to collect and analyze empirical data relating to the post-retirement employment status of retired military personnel. The study is restricted to Army officers and warrant officers listed by Department of the Army as residing in the Southwestern United States. This particular group of retired personnel was selected for a number of reasons. First, it was the only group of retired military personnel for whom a complete listing of names and addresses was available. A request to the Department of the Army for a nationwide listing of the names and addresses of randomly selected retired officers was denied on the basis of budgetary limitations:

Manpower and funds available for our present program are severely limited, to the extent that it would be next to impossible to justify the added expenditure required to provide the data and assistance you are requesting.¹

Secondly, retired officers and warrant officers, for the most part, could be considered as managers -- a category in which there appears to be a critical shortage within the business community:

It seems hard to believe but hundreds of millions of dollars worth of new business operations will not get started this year only because the companies eager to open them are convinced that they cannot find competent people to manage them.²

The retired officer undoubtedly has extensive experience as an administrator and manager. Although his formal education may be obsolete and his age may operate against him when seeking civilian employment,

he has benefitted from many years of organizational life.

These considerations pose three major research questions, each including several subordinate questions:

1. What are the problems facing the retired Army officer at the time he enters the civilian labor force:

a. What is the typical employment profile at this point on such variables as age, educational level, and work experience?

b. What effect do these variables have on the retired officer's ability to find satisfactory post-retirement employment?

c. What kinds of jobs are available for retired officers?

d. What salary may the retired officer expect from his post-retirement employment?

e. How successful does the retired officer perceive himself to be in his second career?

f. To what degree are military education, training and experience transferable to civilian occupations?

2. What methods does the retired officer use to conduct his civilian job hunt?

a. What and how effective are the sources of assistance?

b. What advanced preparations should the individual make for his retirement?

3. What conclusions can be drawn regarding post-retirement employment? What changes are suggested to develop and utilize more effectively these manpower resources?

As the foregoing questions indicate, this research study is exploratory in nature and is intended to serve as a point of departure for continuing and more intensive investigation. Being exploratory, this

study seeks to establish tentative relationships which may then be restated in the form of hypotheses for subsequent confirmation or denial.

Research Design

The literature on the post-retirement employment of retired servicemen reveals that past studies on the subject have assumed the existence of a strong relationship between such diverse personnel attributes as age and rank at retirement and the ability to find satisfactory post-retirement employment. Furthermore it has been generally assumed that almost all retired personnel who are physically able actively seek a second career. However, the statistical techniques used in former studies have generally been restricted to rank ordering and percentages. No major study of post-retirement employment has attempted to measure the strengths of these assumptions.

This study is directed at identifying and measuring those factors which affect the retired officer's ability to find employment and the salary he receives from this employment. It is believed that positive identification and measurement of these factors will prove useful for predicting future post-retirement employment trends and for pointing out specific problems which warrant further study.

In view of these considerations, a large amount of information was collected from retired Army officers and warrant officers. These data were statistically analyzed in an effort to answer the major research questions.

Research Methodology

For the reasons previously mentioned, the sample for the study was

drawn from retired Army officers and warrant officers presently listed by the Department of the Army as living in Texas, Oklahoma, Arkansas, New Mexico, and Louisiana.

The sample included both Regular Army and U. S. Army Reserve officers who had retired after 20 or more years of active service. It included officers who had been awarded a physical disability at the time of their retirement. Female officers were also included in the sample.

Retired officers in the grades of second and first lieutenant were excluded from the sample as not being representative of the categories of officers desired for the study. Because current Department of the Army policy dictates that an officer be at least a captain upon completion of 20 years of active service, these officers must either have been retired for physical disability early in their careers or have been advanced to their former grades upon retirement after having served their last years of active duty as enlisted men.

To prevent the inclusion in the sample of officers who would not normally be included in the labor force, only officers who have retired since 1960 were included in the sample.

A listing of the names and addresses of the 13,693 officers and warrant officers residing in the five-state area from which the sample was to be taken was screened against the 1968 Department of the Army Retired Lists. Officers retiring before 1960 were deleted. After screening, the list contained the names and addresses of 4,844 officers and warrant officers. It was determined that a sample of a minimum 5 percent of this population would be adequate for this study.³

The Questionnaire

The fastest and most economical means of accumulating data on post-retirement employment was determined to be the use of a mail questionnaire.

A questionnaire consisting of 25 questions was developed. Twenty of the questions were pre-coded alternatives for the respondent to check off and four questions required only a simple written response. The last question was intended to elicit comments as to what needs to be done to assist military personnel in preparing for retirement -- in effect, it offered an opportunity for the retired officer to "let off steam."

To pretest the questionnaire, 100 copies were sent to officers selected at random from the mailing list. Responses were received from 77 percent of the addressees. Experience gained in the pretest phase led to minor revisions being made in the questionnaire, including the deletion of certain questions and the addition of others, as well as the rewording of several of the questions. Because of these changes, responses to the questionnaires used in the pretest phase were not used in the study.

The format of the questionnaire was designed to facilitate the recording of the data in contingency tables and to permit coding, collation, and processing of data by computer.

Each questionnaire was numbered so that the respondent could be identified from the mailing list. The questionnaires were also coded to distinguish Regular Army officers from retired U. S. Army Reserve officers. Addressees were informed that they would not be identified personally in the study. In addition, they were informed that they

would be furnished a summary of the findings of the study if they would return a coupon giving their name and address with the completed questionnaire. A preaddressed, stamped envelope was included with each questionnaire mailed out.

Appendix A is a facsimile of the questionnaire and the cover letter used in this study.

To assure that responses were received from at least 5 percent of the population, 500 questionnaires were mailed out in late August, 1968. This amounts to questionnaires being sent to a little over 10 percent of the population.

By October 1, 1968, responses had been received from well over 50 percent of the officers to whom questionnaires had been sent. As this amounted to more than 5 percent of the population, it was determined that no follow-up action should be taken on the remaining questionnaires. It was also decided that, because of time limitations, responses received after that date would not be included in the study. After incomplete questionnaires had been eliminated, 257 questionnaires were left for analysis. Table V summarizes the status of the questionnaires.

Because of the volume of data involved, a punched card code was developed so that the data on the questionnaires could be transferred to punched cards and then to computer tape for rapid tabulation and statistical analysis of data. One punched card was used for each questionnaire. In order to check on the programming and card punching operations, a manual tabulation was made of two items of data, the retired rank and present employment status. The manual tabulation was checked against the computer print-out, and all items verified.

TABLE V

SUMMARY OF QUESTIONNAIRE RESPONSES

Number of questionnaires mailed out	500
Number of questionnaires returned as undeliverable	12
Number of questionnaires returned with addressee deceased	4
Number of returned questionnaires rejected due to incompleteness	16
Number of returned questionnaires not used due to receipt after October 1, 1968	37
Number of questionnaires used for analysis	257
Rate of return on questionnaires mailed out - $314/500 = 63\%$	
Rate of return on questionnaires used for analysis - $257/500 = 51\%$	

Representativeness of the Sample

How well the 257 officers selected for the sample used in this study represent the total group of retired officers living in the Southwestern United States cannot be definitely determined. It is possible that those who responded to this questionnaire are over-represented among the officers who have experienced some difficulty in making an adequate adjustment to civilian life, since these might see a greater need for a study such as this and might therefore be more eager to make their story known. On the other hand, officers with greater adjustment problems might be more disaffected and cynical and hence less likely to cooperate by completing and returning the questionnaires.

However, there is certain objective information available which can assist in the evaluation of the sample. The records from which the sample was selected provide data on the rank and disability status of the total group that received the questionnaires. Both of these factors appear to be related to the retired officer's post-retirement employment status. It would be important therefore for the sample to be representative of these items.

Table VI compares the disability status and pay grades of the total group of officers sent questionnaires with those of the group who completed questionnaires. As can be seen in this table, there are no significant differences between the two groups on these factors. These comparative figures suggest that the data to be analyzed, even if not completely representative of the situation of all the population, will not present a grossly distorted picture.

Analysis of the Data

The returned questionnaires selected for use in the study were coded and the coded data were then transferred to one punched card per questionnaire.

Because of the volume of data involved, a computer was used extensively in the data analysis phase.

The first step in analysing the data was a tabulation of the responses to the questionnaires. The results of this tabulation are shown in Appendix B.

As the research study is directed primarily at identifying and measuring those factors which affect the retired officer's ability to find satisfactory employment and the income received from this

TABLE VI
COMPARISON OF TOTAL GROUP OF OFFICERS SENT QUESTIONNAIRE
AND GROUP COMPLETING QUESTIONNAIRE

	Total Group %	Completed Questionnaire %
<u>Disability</u>		
Disabled	27	26
Non-disabled	73	74
Total	100	100
<u>Retired Ranks</u>		
General	3	5
Colonel	17	19
Lieutenant Colonel	32	31
Major	28	27
Captain	5	5
Warrant Officer	15	13
Total	100	100

employment, a statistical measurement technique which would accomplish this had to be found. The fact that a large percentage of the information to be analyzed was in the form of nominal and ordinal data posed the problem of finding a technique which would yield a meaningful analysis. The chi square test and contingency coefficient analysis were selected as the best methods for statistically analyzing this type of data.⁴ These techniques offer the advantages of being able to measure data having nominal scaling and attributes consisting of only an ordered series of frequencies. An added advantage was that a computer program combining these techniques has been developed and was available locally, thus eliminating the requirement to develop a program specifically for this study.

Neither the chi square test nor the contingency coefficient analysis are without their limitations. Neither test is very powerful in detecting a relationship between variables in a population, but they will identify strongly related variables. However, the advantages of these techniques over such limiting methods as percentages and rank order, combined with the fact that other measures of correlation were inappropriate due to the types of data involved, warranted their use in this study.

It was recognized at the outset of the study that it would be impossible to isolate and objectively measure the strength of every factor related to post-retirement employment. Many subjective factors such as the individual's motivation and aggressiveness undoubtedly play an important part in determining his post-retirement employment status but these factors could not be determined from a questionnaire survey.

In addition, there is a limit to the amount of data that can be

meaningfully analyzed even with the assistance of a computer to handle the mathematical computations involved. As 27 separate items of information were gathered from each respondent and each item could be compared with every other item, there were 351 possible combinations of relationship.

In order to reduce the number of possible combinations of relationship to a manageable size, some method of screening out the less significant relationships had to be devised. Three dependent variables -- post-retirement income excluding retired pay, present employment status, and the amount of time required to find post-retirement employment -- were selected as critical factors against which all the other variables could initially be compared. The chi square test would isolate those variables having a strong relationship to these three variables and the remaining factors could then be eliminated from this part of the analysis.

Two separate chi square tests were made for each of the three critical dependent variables compared to all the possible independent variables. For the first test, the values were grouped so that the expected value of each cell was greater than zero and for the second test the expected value in each cell was set at greater than five. These tests isolated those factors which were not significantly related to any of the three critical variables. Furthermore, they showed those factors whose boundary points had to be regrouped in order to make the analysis meaningful. For example, in comparing the branch of service with post-retirement income rather than holding each branch as a separate factor, the branches could be grouped into combat arms, administrative services, professional branches, and technical services.

The results of the initial test showed a strong degree of relationship between many of the variables. To further reduce the amount of data to be analyzed, the critical level of significance was set at .01. That is, the probability of accepting the hypothesis of dependence between the variables under consideration when actually they are independent is not greater than 1 percent.

After eliminating the insignificant variables at a level of significance of .01 and redefining the boundaries of values in certain significant variables, another chi square test was made. Table VII is a facsimile of the computer print-out for one of these tests.

As the findings of the above tests were analyzed certain other combinations of variables which were significant to this study were found to exist. As a result, the chi square and contingency coefficient values of these combinations of variables were also computed. Appendix C shows the results of the chi square test and contingency coefficient analysis of the selected variables.

TABLE VII

FACSIMILE OF COMPUTER PRINT-OUT OF CHI SQUARE
TEST AND CONTINGENCY COEFFICIENT ANALYSIS

Collapsed Categories (Expected Numbers Greater than 5)

**Row Variable 16 Income Boundary Points - 1: \$0-1999; 2: 2000-5999,
3: 6000-7999; 4: 8000-9999; 5: 10000-13999; 6: 14000 or more**

**Column Variable 3 Retired Rank Boundary Points - 1: Warrant Officer
or Captain; 2: Major; 3: Lieutenant Colonel; 4: Colonel or General**

FREQUENCY TABLE

	1	2	3	4	
1	3	9	10	13	35
2	15	5	11	7	38
3	10	13	8	11	42
4	7	8	20	6	41
5	8	20	19	9	56
6	2	11	14	18	45
	45	66	82	64	257

CHI-SQUARE 39.8726
DEGREES OF FREEDOM 15
CHI-SQUARE/DF 2.6582
CONTINGENCY COEFFICIENT 0.3665

-2 LOG (MLR) 39.1411 (MLR = MAXIMUM LIKELIHOOD RATIO)

TABLE PERCENTAGES (TENTHS OF A PERCENT)

	1	2	3	4	
1	12	35	39	51	136
2	58	19	43	27	148
3	39	51	31	43	163
4	27	31	78	23	160
5	31	78	74	35	218
6	8	43	54	70	175
	175	257	319	249	1000

TABLE VII (Continued)

ROW PERCENTAGES (TENTHS OF A PERCENT)

	1	2	3	4	
1	86	257	286	371	1000
2	395	132	289	184	1000
3	238	310	190	262	1000
4	171	195	488	146	1000
5	143	357	339	161	1000
6	44	244	311	400	1000
	175	257	319	249	1000

COLUMN PERCENTAGES (TENTHS OF A PERCENT)

	1	2	3	4	
1	67	136	122	203	136
2	333	76	134	109	148
3	222	197	98	172	163
4	156	121	244	94	160
5	178	303	232	141	218
6	44	167	171	281	175
	1000	1000	1000	1000	1000

FOOTNOTES

¹Letter to the author from Major General Kenneth G. Wickham, The Adjutant General, Department of the Army, Washington, D. C. 20315, July 31, 1968.

²Army Times, May 22, 1968, p. 31.

³See Paul G. Hoel, Elementary Statistics (New York: John Wiley & Sons, Inc., 1966), pp. 235-260.

⁴Sidney Siegel's Nonparametric Statistics For The Behavioral Sciences, (New York: McGraw-Hill Book Co., Inc., 1964) contains an excellent description of the chi square test and contingency coefficient analysis.

CHAPTER V

THE FINDINGS OF THE ANALYSIS

The main objective of this study is to identify and measure those factors which are related to how well the retired officer makes the adjustment to civilian life. To accomplish this we will look at three sets of relationships: the factors related to whether or not the retired officer has employment, the factors related to the time required to find employment, and the factors related to how good a job the retired officer has.

Factors Related to Employment

A total of 24.1 percent of the officers in the sample were employed less than full-time. Although this would appear to be a significant problem, we must compare the employment status with other factors to determine the real importance of this finding. The results of the chi square test and contingency coefficient analysis at Appendix C reflect those factors which were significantly related to the employment status. The following are some of the highlights of the findings of these analyses.

A strong relationship existed between the employment status and the category of retired officers. Of those officers in the sample who were not employed and not looking for employment, 65.1 percent were regular officers. Table VIII shows the difference in employment status

between regular and reserve officers.

The chi square test also identifies the other differences between the category and other variables which help to determine why retired regular officers are less likely to be employed.

TABLE VIII
EMPLOYMENT RELATED TO CATEGORY

	Not Employed and Not Looking For Employment	Unemployed and Looking or Part- Time Employment	Full-Time Employment	
Regular Army Officers	30.8%	11.0%	58.2%	100%
Reserve Officers	9.0%	5.4%	85.6%	100%

A comparison between the years of service and category revealed that well over 78 percent of the regular officers remained on active duty for over 25 years, in contrast to only 30 percent of the reserve officers. A significant relationship also existed between retired rank and category. This comparison showed that 84.6 percent of the regular officers attained the rank of lieutenant colonel or above as compared to 45.1 percent of the reserve officers.

A strong relationship was also noted between category and age at retirement. Almost 70 percent of the regular officers were at least 50 years of age at retirement in comparison to only 18 percent of the

reserve officers. In fact, over 53 percent of the reserve officers retired before reaching 45 years of age.

A comparison between the category and the number of jobs held since retirement, as shown in Table IX, substantiated the finding that regular officers tend to remain unemployed.

It was found that over 36 percent of the regular officers reported that they had not sought post-retirement employment in comparison to 12 percent of the reserve officers who gave this response. However, of those regular officers who did seek employment, a higher percentage found it before their retirement than was the case for reserve officers (36.3 percent versus 26.5 percent). Similarly, only 17.6 percent of the regular officers required over two months to find employment as compared to 31.3 percent of the reserve officers.

TABLE IX
CATEGORY RELATED TO NUMBER OF JOBS SINCE RETIREMENT

	Number of Jobs				
	0	1	2	3 or more	
Regular Army Officers	253%	418%	209%	120%	1000%
Reserve Officers	60%	494%	241%	205%	1000%

In comparing their post-retirement incomes to their expectations, 26.9 percent of the reserve officers reported incomes above that which

had been anticipated as compared to only 8.8 percent of the regular officers who chose this response. On the other hand, only 1 percent of the regular officers reported that their actual income was much less than they had expected in contrast to about 5 percent of the reserve officers who selected this response.

The regular officers felt less strongly than did the reserve officers that their military training and experience was being well utilized in their post-retirement jobs. Only 12.1 percent of the regular officers reported a very high degree of utilization as compared to 26.5 percent of the reserve officers who selected this response.

In addition to the category, the chi square test showed a significant relationship between the present employment status and a number of other factors.

The younger the officer was at retirement the greater was the probability that he had found post-retirement employment. Table X shows a steady decrease from 100 percent of the officers who retired at age 40 or less who had full-time employment to the 56.1 percent working full-time among the officers who retired after age 50.

A comparison of the retired officer's branch and his employment status, as shown in Table XI, revealed that those individuals who were in a professional branch of the service (doctor, dentist, lawyer, etc.) were much less likely to be employed full-time than were those officers from a combat arm or an administrative or technical service branch.

The relationships previously established for category and age at retirement support the findings of an inverse relationship between the present employment status and the years of service at retirement. With one exception, the fewer the years of service at retirement the greater

TABLE X
EMPLOYMENT STATUS RELATED TO AGE AT RETIREMENT

	Full-Time Employment	Working Part-Time or Unemployed	
40 years or less	1000%	0%	1000%
41 - 45	908%	92%	1000%
46 - 50	732%	268%	1000%
51 years or over	561%	439%	1000%

TABLE XI
BRANCH COMPARED TO PRESENT EMPLOYMENT STATUS

	Full-Time Employment	Other Than Full- Time Employment	
Combat Arms	780%	220%	1000%
Administrative Branches	818%	182%	1000%
Professional Branches	333%	667%	1000%
Technical Services	829%	171%	1000%

was the probability that the retired officer was employed full-time. The exception was for officers who retired with 24 or 25 years of service who were equally as likely to be unemployed or employed part-time as they were to be employed full-time. The cause of this exception cannot be determined from the sample data.

The number of dependents also played an important role in determining the retired officer's post-retirement employment status. Over 95 percent of the retired officers with four or more dependents were employed full-time, as compared to 57.5 percent of those having one or no dependents.

As shown by Table XII, physical disability was not a major cause of unemployment among the officers in the sample.

TABLE XII
EMPLOYMENT STATUS COMPARED TO PHYSICAL DISABILITY STATUS

	Disabled	Non-disabled
Unemployed	147%	175%
Part-Time Employment	177%	37%
Full-Time Employment	676%	788%
	1000%	1000%

A significant relationship also existed between the employment status and the number of jobs the individual had held since retirement.

Over 53 percent of those officers who were employed full-time had held the same job since their retirement. On the other hand, 53 percent of those who were unemployed had not had a job since they retired.

Table XIII shows that a very strong relationship existed between employment status and the retired officers' opinions as to the effect of age at retirement on post-retirement employment.

TABLE XIII
EMPLOYMENT COMPARED TO OPINION AS TO THE EFFECT
OF AGE ON EMPLOYMENT

	Full-Time Employment	Part-Time Employmnt or Unemployed	
Age Was Major Factor Influencing Employment	358%	642%	1000%
Age Had Some Influence But Not Major Factor	877%	123%	1000%
Age Had No Influence On Employment	855%	145%	1000%

One would suspect the validity of the chi square test and contingency coefficient analysis if they did not find significant relationships between employment status and such obviously related variables as post-retirement income. Appendix C reveals that these techniques did, in fact, substantiate the strong relationships between such variables.

However, the lack of relationship between employment status and certain other variables is worth noting.

The chi square value of retired rank compared to employment status was $\chi^2 = 11.09$, at $df = 3$, and $C = .2034$. At a level of significance of .01, the critical value of χ^2 is 11.34. Therefore, we must accept the null hypothesis of independence between the two variables. In other words, the retired rank was not significantly related to the employment status of officers in the sample.

The comparison of the retired officers' civilian education levels with their employment status found a very weak relationship. In this case, the χ^2 value was .85, at $df = 3$, and the critical value of χ^2 was again 11.34. In this case the contingency coefficient (C) was .0575. This indicated that the level of civilian education had almost no effect on whether the officers in the sample were able to find post-retirement employment.

Factors Related to the Time Required to Find Employment

As shown in Appendix C, the chi square test found several significant relationships between the time required for the retired officer to find post-retirement employment and other variables. Following are the more important of these findings.

The retired officers category was significantly related to the length of time needed to find employment. Those regular officers who sought post-retirement employment generally found it more quickly than did reserve officers. A major factor related to the delay in reserve officers finding jobs appeared to be the six month delay required before accepting employment with the federal government. About 74 percent of

the retired officers working for the federal government reported that it took over six months to find a job after retirement.

A comparison of residence with the time required to find employment revealed that, among officers who did not seek post-retirement employment, 89.2 percent lived in Texas, 17 percent lived in Oklahoma, and only 3.8 percent lived in other states. Of the retired officers who lived in states other than Texas or Oklahoma, 50 percent required at least two months to find employment and one-fourth of them needed more than six months to find a job.

The individual's age at retirement was significantly related to the time needed to find a job. Of those persons who did not seek post-retirement employment, over half were over 50 years of age. Furthermore, 41.2 percent of the officers requiring more than six months to find employment were in this age group. In other words, the older an individual was at retirement the less likely it was that he sought employment, but if the older individual did seek employment it usually took him longer to find a job than it did for younger retired officers.

Table XIV shows that while most of the retired officers who were unemployed did not seek jobs after retirement, a significant percentage of these officers also reported that it took more than 6 months to find employment. On the other hand, the highest percentage of those officers employed full-time found their jobs before retirement.

A strong relationship existed between the type of employment and the time needed to find employment. Table XV shows that, in general, those persons working in governmental, educational, or medical institutions took longer to find employment than did individuals who are employed by business firms. As will be shown later, the longer time needed to find employment in governmental or educational institutions was

TABLE XIV
EMPLOYMENT STATUS COMPARED TO TIME REQUIRED TO FIND EMPLOYMENT

	Unemployed or Employed Less Than Full-Time	Full-Time Employment
Did not seek employment	645%	67%
Employment found before retirement	65%	374%
Employment found within one month	81%	190%
Employment found in 2 to 3 months	65%	154%
Employment found in 3 to 6 months	32%	113%
Employment found in over 6 months	113%	103%
	1000%	1000%

TABLE XV
TYPE OF EMPLOYMENT COMPARED TO TIME REQUIRED TO FIND A JOB

	Unemployed	Business Firms	Governmental or Educational Institutions
Did not seek employment	744%	138%	71%
Employment found before retirement	47%	414%	307%
Employment found within one month	47%	195%	181%
Employment found within three months	23%	115%	181%
Employment found in over three months	140%	138%	260%
	1000%	1000%	1000%

caused by the mandatory delay in hiring federal employees and the fact that many retired officers returned to college to become teachers.

In comparing the time required to find post-retirement employment with the method in which employment was found, it was found that 34.5 percent of those who applied direct to the employer found a job before retirement and 41 percent of those who were sought out by their employers had jobs before retirement. On the other hand, 32.6 percent of those persons who were assisted by a governmental employment service or a private employment agency required over three months to find jobs. It should also be noted that most of those who found work with the federal government reported that they applied directly to their employer rather than utilizing a governmental employment service.

Factors Related to Income

This section of the study is devoted to an analysis of how good a job the retired officer was able to find, with "goodness" measured by the income derived from the job.

The chi square test, as shown in Appendix C, again revealed several significant relationships between the level of post-retirement income and other variables.

As indicated in Table XVI, the retired officer's category was strongly related to his post-retirement income level. Generally speaking, the retired Regular Army officer's income fell into one of two categories: either below \$8,000 or above \$14,000. Retired reserve officers, on the other hand, usually found civilian jobs paying between \$6,000 and \$14,000. The high percentage of retired regular officers who did not seek full-time employment accounts for the high percentage

of these officers in the lower income categories. However, the reason why 27.5 percent of the retired regular officers earn \$14,000 or more per year in contrast with only 12 percent of the reserve officers being in this category is not readily apparent.

TABLE XVI
CATEGORY COMPARED TO INCOME

	Regular Army Officers	Reserve Officers
\$ 0 - 1,999	242%	78%
2,000 - 5,999	143%	151%
6,000 - 7,999	121%	187%
8,000 - 9,999	88%	199%
10,000 - 11,999	99%	114%
12,000 - 13,999	33%	151%
14,000 - 19,999	143%	90%
20,000 or over	132%	30%
	1000%	1000%

As shown earlier, there was a high correlation between the retired officer's category and his retired rank, years of service, and age at retirement. We would, therefore, expect that as there is a significant relationship between category and income, the relationship between income and these variables would also be significant. Appendix C reveals

that the expected relationships do exist between income and retired rank, years of service, and age at retirement.

Among the retired warrant officers and captains, 6.7 percent earned less than \$2,000 per year, whereas 20.3 percent of the retired colonels and generals fell into this income category. This was due to a much higher percentage of the officers in the higher ranks not seeking post-retirement employment. On the other hand, only 4.4 percent of the retired warrant officers and captains earned in excess of \$14,000 per year as compared to 28.1 percent of the retired colonels and generals who were in this category. Similarly, 59.1 percent of the retired majors and 64.7 percent of the retired lieutenant colonels earned at least \$8,000 per year from their civilian jobs.

Table XVII shows the relationship between post-retirement income and age at retirement. It is significant that 62.9 percent of those officers who earned less than \$2,000 per year were over age 50 at retirement. On the other hand, among those retired officers who reported annual incomes of \$14,000 or more per year, age at retirement did not appear to have been a particularly significant factor.

In comparing income with years of service at retirement the same general pattern continued. Among those officers with over 30 years of service, 33.3 percent earned less than \$2,000 per year as compared to only 5.6 percent of the officers with 20 years of service who were in this income category. On the other hand, 21.4 percent of the officers with over 30 years of service earned at least \$14,000 per year as compared to 9.7 percent of those with 20 years of service.

The chi square test revealed that the retired officer's income was significantly related to his education level. Table XVIII shows that

TABLE XVII
INCOME COMPARED TO AGE AT RETIREMENT

	45 or below	46-50	Over 50	
\$ 0 - 1,999	86%	286%	629%	1000%
2,000 - 5,999	289%	368%	324%	1000%
6,000 - 7,999	571%	214%	214%	1000%
8,000 - 9,999	439%	341%	220%	1000%
10,000 - 11,999	500%	143%	357%	1000%
12,000 - 13,999	571%	321%	107%	1000%
14,000 or over	400%	244%	356%	1000%

TABLE XVIII
INCOME COMPARED TO CIVILIAN EDUCATION LEVEL

	High School or Below	Some College	Bachelor's Degree	Masters or Doctoral Degree
Under \$2,000	65%	131%	183%	159%
\$2,000 - 5,999	283%	140%	117%	68%
\$6,000 - 7,999	304%	140%	167%	68%
\$8,000 - 9,999	109%	178%	200%	114%
\$10,000 - 13,999	196%	252%	183%	205%
\$14,000 or over	43%	159%	150%	386%
	1000%	1000%	1000%	1000%

those officers with the higher education levels tended to earn more from their civilian jobs. With few exceptions, those officers having a master's or doctoral degree and who earned less than \$8,000 per year were voluntarily unemployed.

A comparison of income with the type of work in which the retired officer was engaged revealed the types of relationships which one would generally expect. Those retired officers with the highest incomes were usually medical doctors, dentists, lawyers and engineers. Those in the lower income groups were clerks, farmers and ranchers. Among retired officers engaged in business, banking and finance, or insurance and real estate sales, 54.1 percent earned \$10,000 or more per year. Among those individuals earning between \$8,000 and \$9,999 per year, 56.1 percent classified themselves as technicians, skilled craftsmen, or factory workers.

The chi square test showed a very strong relationship between the level of income and the type of employer for whom the retired officer worked. Table XIX shows that most of those earning between \$6,000 and \$14,000 per year were employed by medical, educational or governmental institutions. Among those working in these institutions, 70 percent earned at least \$8,000 per year whereas only 59.7 percent of the self employed or those working in business firms earned this amount. However, the majority of the officers earning \$14,000 or more were either self employed or worked for business firms.

The chi square test revealed that income is also related to the number of jobs the individual has held since his retirement. Table XX shows that the majority of the officers in the sample had not had more than one job since retirement and only 17.5 percent had held 3 or more

TABLE XIX
INCOME COMPARED TO TYPE OF EMPLOYER

	Unemployed	Self Employed or Worked for Business Firm	Employed by a Medical, Educa- tional or Govern- mental Institution
Less than \$2,000	943%	0%	57%
\$2,000 - 5,999	211%	474%	316%
\$6,000 - 7,999	24%	405%	571%
\$8,000 - 9,999	0%	244%	756%
\$10,000 - 13,999	18%	339%	643%
\$14,000 or over	0%	511%	489%

TABLE XX
INCOME COMPARED TO THE NUMBER OF JOBS SINCE RETIREMENT

	None or 1	2	3 or More	
Less than \$2,000	800%	143%	57%	1000%
\$2,000 - 5,999	632%	105%	263%	1000%
\$6,000 - 7,999	500%	310%	190%	1000%
\$8,000 - 9,999	439%	439%	122%	1000%
\$10,000 - 13,999	625%	125%	250%	1000%
\$14,000 or over	600%	267%	133%	1000%

jobs. However, of those persons earning over \$10,000 per year, 44.4 percent had held 3 or more jobs since retirement. On the other hand, 40.5 percent of the officers who have not had more than one job since retirement also earned \$10,000 or more per year.

The time required to find employment was also related to the income from post-retirement jobs. Most of the officers in the higher income groups found their jobs before retirement while those in the middle income brackets often took over three months to find employment. Two-thirds of the officers earning \$14,000 or more per year found jobs before retirement.

Other Significant Relationships

In addition to those factors which affect the type of work, time required to find employment, and post-retirement income, the chi square test revealed a number of other relationships which are significant to this study.

We have already shown the existence of a strong interrelationship between the retired officers' category and a number of other variables such as rank, age, and years of service at retirement. In addition, category was significantly related to the type of work in which the retired officer was engaged. Not only do retired regular officers make up a majority of the unemployed, there are also distinct differences between regular and reserve officers in the types of post-retirement employment. The highest percentage of the regular officers (30.8 percent) were engaged in professional type activities such as teaching, law, engineering, accounting, medicine or dentistry. On the other hand, the highest percentage of the reserve officers (38 percent) were

engaged in business activities, including banking and finance, insurance and real estate, or retail sales or consumer service.

In general, both the regular and reserve officers believed their military training and experience had helped to qualify them for their present employment. A total of 43.6 percent chose the response "helped a great deal" whereas only 16.3 percent chose the response "no help." However, a significantly higher percentage of reserve officers chose the "helped a great deal" response than was the case for regular officers (48.8 percent versus 34.1 percent).

The retired rank had an effect on the type of post-retirement job that the officers in the sample took. As we have seen, the higher the rank the more likely it was that the officer was unemployed. However, roughly the same percentage of all ranks found post-retirement employment in business activities. On the other hand, a higher percentage of the colonels and generals (32.8 percent) were engaged in professional occupations whereas the highest percentage of those employed as technicians and skilled craftsmen (28.9 percent) were warrant officers and captains.

There was a strong relationship between the individual's retired rank and the level of civilian education. Table XXI shows that, in general, the higher the education level the higher the rank attained.

A strong relationship also existed between the age at retirement and the level of civilian education attained. Those individuals with the highest education levels were, in general, older at the time they retired from the Army. For example, 69.6 percent of those officers who were high school graduates or below retired before age 45 whereas 58.5 percent of those officers who retired at age 51 or over had at least a

TABLE XXI
RELATIONSHIP BETWEEN RETIRED RANK AND CIVILIAN EDUCATION

	High School Graduate or Below	Some College	Bachelor's Degree	Master's or Doctoral Degree
Warrant Officers and Captains	478%	196%	17%	23%
Majors	283%	364%	133%	136%
Lieutenant Colonel	217%	318%	367%	364%
Colonels and Generals	22%	121%	483%	477%
	1000%	1000%	1000%	1000%

TABLE XXII
CIVILIAN EDUCATION LEVEL COMPARED TO YEARS OF SERVICE

	High School Graduate or Below	Some College	Bachelor's Degree	Master's or Doctoral Degree
20 Years	348%	327%	127%	182%
21 - 25 Years	478%	336%	250%	295%
26 - 30 Years	130%	178%	333%	273%
Over 30 Years	43%	159%	200%	250%
	1000%	1000%	1000%	1000%

bachelor's degree. This is explained in part by the fact that officers with higher education levels would generally enter the service at a later age. However, as shown by Table XXII, those officers with higher education levels also tended to remain in the service longer.

One would expect the chi square test to show a significant relationship between the level of civilian education and the type of work in which the retired officer is engaged. Such occupations as teachers, lawyers, and medical doctors obviously require higher levels of education than do many other types of occupation. It is interesting to note, however, that only 6.8 percent of the officers with master's degrees or higher went into jobs in business or as technicians. Furthermore, 11.4 percent of these officers did not seek post-retirement employment.

The chi square test also revealed a strong relationship between the officer's age and the number of dependents at retirement. For example, 61 percent of the officers who retired at age 51 or older had one or fewer dependents and only 7.3 percent of this group had 3 or more dependents. On the other hand, 39.1 percent of those who retired at age 50 or below had 3 or more dependents.

The age at retirement was also strongly related to the type of work in which the retired officers engaged. Table XXIII shows that age at retirement was not a particularly significant factor for those who entered business fields but appeared to be a major factor among those who entered technical fields.

A similar situation existed insofar as the type of employer for whom the retired officer worked was concerned. Among those officers who were over 50 years of age at retirement 41.5 percent went to work either in educational institutions or governmental organizations while

only 25.6 percent found jobs with business enterprises.

TABLE XXIII
AGE AT RETIREMENT COMPARED TO TYPE OF POST-RETIREMENT WORK

	Unemployed	Professional	Business	Technical	Other	
45 or Below	29%	144%	365%	192%	269%	1000%
46 - 50	99%	211%	310%	155%	225%	1000%
Over 50	268%	232%	305%	49%	146%	1000%

Among those officers who were 51 or older at retirement and who sought post-retirement employment, two-thirds had held only one job and only 8 percent had held 3 or more jobs since retirement. However, among those individuals who retired at age 45 or below, 28.8 percent had held at least 3 jobs. It is evident that, while many of the older officers did not seek post-retirement employment, those who did so changed jobs less frequently than did the younger officers.

It is interesting to note the relationship between age at retirement and the manner in which post-retirement employment was found. Among the officers in the 46-50 age group, 42 percent either used an employment agency (either governmental or private) or relied on fellow servicemen, relatives or friends to help them find employment. On the other hand, 58.4 percent of those persons below age 45 at retirement

applied directly to their employers, and those in the age group of 51 or above were more likely to be sought out by their employers.

Among the older officers there was no distinct opinion as to how well their military training and experience was being utilized in their present jobs. About equal percentages selected each of the responses ranging from "utilized to a very high degree" to "not utilized." The younger officers had much stronger opinions, with about three-fourths reporting their military training and experience was being utilized to "an average degree" or higher.

A similar situation existed in regard to the responses to how well their military training and experience helped them to qualify for their present jobs. Among the older group the responses were about evenly divided between "helped a great deal" and "helped some," whereas almost half of the officers below age 50 at retirement responded that their military training and experience "helped a great deal" in qualifying them for their present jobs.

Table XXIV shows the relationship between the individual's age at retirement and his response to the question, "To what degree did your age at retirement affect your post-retirement employment?" As one would expect, a high percentage of the older officers responded that age was a major factor influencing the type of employment. However, fewer of the officers in the age group of 40 or below felt that age had no influence than was the case for officers in the 41 to 45 age group.

In only one case was a significant relationship found between attendance at a college or university after retirement and another variable. The exception was college attendance compared to the type of work in which the retired officer was engaged. In this case, 43.5

percent of those engaged in a professional occupation had attended a college or university after retirement. This is explained by the relatively large number of officers who returned to college to qualify as teachers.

TABLE XXIV

AGE AT RETIREMENT COMPARED TO OPINION AS TO THE EFFECT OF AGE

	Major Influence	Some Influence	No Influence	
Below Age 41	143%	393%	464%	1000%
Age 41 - 45	66%	250%	684%	1000%
Age 46 - 50	183%	282%	535%	1000%
Over Age 50	378%	280%	341%	1000%

A comparison between the types of employer and the officer's category reveals that about the same percentages of regular officers as reserve officers found jobs in educational, medical or governmental institutions. However, apparently due to discriminatory hiring practices, a much higher percentage of reserve officers took jobs with the federal government.

Responses to Question on Assistance Needed in
Preparing for Retirement

As indicated in Appendix B, the responses to the question, "What,

in your opinion, could the Army do which would further assist military personnel in preparing for retirement and a second career?" fell into 15 general categories. In most instances the chi square test failed to find a significant relationship between the answers to this question and other variables. However, certain of the relationships were noteworthy. Among the most important were the following.

The officer's category had a significant influence on his opinion. Over 15 percent of the regular officers believed that present assistance is adequate, as compared to only 7 percent of the reserve officers. Similarly, 11 percent of the regular officers replied that discriminatory federal hiring practices should be abolished as compared to only 3 percent of the reserve officers making this response. The reserve officers tended to stress the need for civilian education much more than did regular officers, with 12.7 percent of the reserve officers commenting on the need for higher levels of civilian education in preparing for a second career in contrast with 6.6 percent of the regular officers making this response. About four times as many regular officers as reserve officers commented on the need for facilities for industrial recruitment on military installations. Similarly, the regular officers felt more strongly than the reserve officers that the Army should provide advice and assistance in the preparation of resumes and in relating military skills and experience into terms familiar to the civilian employer.

The officers with higher ranks were more likely to recommend that provisions be made to allow those officers who are physically qualified and who have good performance records to remain on active duty until they reach "normal" retirement age (usually specified as 62 or 65

years). In all, 80 percent of the officers making this recommendation were colonels or above.

The relationship between the officer's civilian education level and the opinion as to assistance needed is interesting to note. The need for a higher level of civilian education was stressed by those officers who had some college education, but not a college degree. About 45 percent of the officers who commented on civilian education needs fell into this education level group. It should be noted, however, that these individuals did not attend college after their retirement. This group also had the highest percentage of officers who commented on the need for early preparation for retirement.

The comparison of the individual's present employment status with his opinion as to assistance needed also had some interesting results. Almost equal percentages of the unemployed and those employed full-time commented on the need for eliminating discriminatory practices in the hiring of regular officers. This was the predominant comment from unemployed officers, whereas the most frequent comment of officers employed full-time was the need for civilian education.

Although the chi square test failed to reveal strong relationships between opinions as to assistance needed and the other variables, a review of some of the comments provides insight into some of the retired officer's problems and attitudes. The following are typical of the comments regarding the need for additional assistance in preparing for retirement.

The most frequent comment dealt with the need for higher levels of civilian education:

Insist that officers continue to work toward a degree when duty circumstances allow.

Many retired officers, particularly 20 year retirees, come to me for employment. Most are not qualified because of lack of education, a few because their education has been overtaken by modern methods...Best thing the Army could do is encourage them to get a modern education prior to their retirement.

Continue education while in service -- most important!

Compel personnel to acquire further (civilian type) education while in service.

More opportunity for advanced degree for officers.

Stress the need for maximum available education prior to retirement.

Continuing stress on completion of formal education by individual.

Stress emphatically the desirability of acquiring bachelor's or master's degree while on active duty.

Continue the program to educate service personnel by encouraging off-duty study and attendance at civil schools which benefit both the service and the individual.

Lack of college education is major factor in not employing retirees. Assist men in applying for college to get credits needed - most employers agree retired men have the experience but without the college degree would not hire them.

Sincerely mean it when Army says go to school (college) while in service. Put teeth in policy by stopping commanders from putting pressure on men who go to school at night. I found that the military actually put up every roadblock possible to prevent men from attending. I have been guilty of this.

Another frequently observed category of responses pertained to the need for assistance in bringing prospective retirees and civilian employers together:

Establish a retired military employment service which would search out available jobs, try to sell employers on hiring retired military, develop practical guidelines for seeking jobs, areas where different military backgrounds can be used by civilian employers, etc. Some of these areas are now being covered but not in very effective terms.

Provide a central area where recruiters from industry could interview -- similar to college recruitment for industry.

Allow representatives from various types of civilian industry and educational institutions to participate in the pre-retirement orientations.

Develop a small office and publicize it, (somewhat as was done for small businesses who wanted to bid on projects but had no particular place to inquire). This would take a small number of officers of appropriate grades and experience with some access to 201 files (for their own use only) and probably in civilian clothes.

Cooperate with local areas where personnel are retiring and publish a list of openings that may be available in that area. Also publish a list of similarities between civilian employment and Army specialties so that retired personnel would have an idea as to what field of employment in the civilian world they would be best suited for.

Some employers probably prefer retired officers. A service which would bring the parties together would help.

It helps for an agency to assist in bringing prospective employer and employee together.

Have an Army employment placement section on each post. They should assemble information on possible employment opportunities in their Army area and be prepared to brief retiring personnel, if they so desire.

School personnel...in order to ascertain the occupation for which best suited or trained, whom to contact, how and where. Assist in preparing an excellent resume and assist in contacting business managers for placement opportunities.

I think the AG at post or division level could assist in preparation of a really professional resume (if requested) for each retiring officer.

A surprisingly large number of comments were made regarding the need for the prospective retiree to psychologically adapt himself to the civilian environment which he is about to enter. The following are some of the more interesting comments:

I think the biggest service the Army could give military personnel prior to retirement would be to awaken them to the fact that civilian industry as a whole is not too

impressed with their rank and military experience... Many officers, without being educationally qualified, are disillusioned in believing that civilian enterprises will welcome them with open arms based solely on their military rank and military experience. Everyone knows that retirement time, if they should live so long, will come and they can be ready with a little prior planning or they can do nothing and let it come as a horrible shock.

Greatest problems seem to be adjustment to new environment, customs, mores, and learning to drop old; to become a member of a new community, to deemphasize language, experiences, etc.

I believe it a mistake to tell personnel about to retire that their death will be the next important thing that happens to them. This was in some literature that I received.

Military personnel must condition themselves mentally for retirement - decide what they wish to do and where they wish to live and prepare themselves accordingly prior to retirement. Some attempt to continue in the part of the active military. This is a mistake!

It is primarily a psychological change in becoming a civilian. The military man is impatient to get things done - the civilian isn't. The military man should de-emphasize rank and its privileges.

Prepare the person to sell himself and not his past military career to employers.

It comes as a shock to the retiree to suddenly realize that, even though he held jobs of great responsibility in the service, he must accept a civilian job of much lower responsibility.

I resent "retirement"...I do not believe the service can do much more, but the individual in the service could take better advantage of the already present opportunities. The only thing that comes to he who waits is the club bill.

Officers on active duty and civil service chiefs are loathe to hire and accord responsibility to retired officers whose capabilities pose a threat to their own positions and to their "loyal" staff. Change this prevalent attitude.

Fight the attitude in the private sector of industry that offers half a salary (or full time work) as "you are already drawing half pay." Banks, in particular, are hell for this, and it also seems to be the prevailing opinion of placement people in employment offices.

Several officers commented on the need for allowing retired Regular Army officers to be employed by the Federal Government:

Take vigorous action to remove the discrimination against officers of the Regular Army vs Reserve Officers in securing employment in Government and in the other fields, i.e., sales to military departments, which are now closed to R. A. officers.

Congress should abolish the dual compensation law and permit more retired RA officers to enter civil service. A lot of talent is lost by the government not being able to hire the RA officers.

Permit Regular Army officers (retired) civil service employment without loss of retired pay.

Accent value of military experience of Regular Army officers for Civil Service employment and the fact that most military retirees are better satisfied if they continue working for the federal government in the type of work performed while in the military service.

Another interesting proposal was contained in a letter accompanying the returned questionnaire of a retired officer:

I think it is ridiculous to retire a person at 20 years of service. Why retire a person and then turn right around and offer him federal employment and pay him two checks instead of one?...Most of the Civil Service employees working for the Armed Services could be replaced by service personnel after they have served their 20 years of active duty...This would make an appreciable savings in the defense budget... I'll admit that there comes a time when a serviceman is too old to continue to be carried as "combat ready", but they could certainly be utilized in filling the thousands of civil service positions within the Armed Forces. Instead of just arbitrarily retiring an officer or enlisted man at 20 years, transfer him to a "Staff and Administrative Corps" and let him continue to serve with the Armed Forces...After he was transferred to the "Staff and Administrative Corps", he would then stay in one location the same as civil service employees do now.

It should be noted that 18.7 percent of the officers in the sample failed to express an opinion as to additional assistance needed, and were presumably satisfied with the current program. Another 10.1 percent specified that the present assistance was adequate, while an

additional 9.3 percent stated that preparation for retirement was an individual responsibility. Thus, a total of 38.1 percent of the officers in the sample appeared to be content with present conditions.

Analysis of the Present Pre-Retirement Orientation Program

Despite the existence since 1963 of a joint Department of Defense/ U. S. Employment Service pre-retirement orientation program, 74 percent of the retired officers in the sample reported that they did not have an opportunity to attend. Furthermore, 30 percent of those who had an opportunity to attend did not do so. This situation helps to explain the fact that only 1.9 percent of the officers reported that they had been assisted by the U. S. Employment Service in finding post-retirement jobs.

As was shown in Chapter II, less than half of all the military retirees attend these pre-retirement orientations. Because of the small number of officers in the sample who had attended the orientations, it was not possible to objectively evaluate the effectiveness of the program from the data accumulated.

The data does show, however, that on the average those persons who were assisted by the USES in finding employment took longer to find jobs than those who used some other method. This could mean either that the retired officers turned to USES for assistance after other efforts at finding jobs had failed, or that the USES program operates more slowly than other means of finding employment.

Because the pre-retirement orientations do not begin until 12 to 18 months before the scheduled retirement date, some retirees may feel

that it is too late to be of any particular benefit. It should be noted in this connection that an appreciable number of retirees in the sample stressed the need for early preparation for retirement.

The data failed to indicate why the pre-retirement orientation program was unavailable to so many retirees. It could have been because they were assigned to installations not having a program, or their military duties at the time the program was presented did not permit them to attend, or they may have been unaware of its existence because it was not well publicized.

Overall, the data implies but does not conclusively prove that among the officers in the sample, the present pre-retirement orientation program was not considered to be very effective.

Summary

This chapter has been devoted to a detailed analysis of those factors affecting post-retirement employment. We have established the relationship between a number of variables which affect the ability of the retired officer to find employment, the time required to find employment, and the income received from post-retirement employment. We have also considered other relationships which have a bearing on post-retirement employment. Finally, we have studied some of the retired officers' comments in an effort to gain insight into some of his problems and attitudes.

In the next chapter the findings of the analysis will be used to answer the major research questions of the study.

CHAPTER VI

CONCLUSIONS, RECOMMENDATIONS, AND NEEDED RESEARCH

This study was approached with the objective of identifying and measuring those factors which affect post-retirement employment of military personnel. It is believed that the study has yielded data that will be of some help to those assisting in the integration of retired military personnel into a civilian society, as well as to the prospective military retiree.

Chapter III points out that past studies of the military retirement system have often resulted in contradictory findings and that an inundation of speculation characterizes the current state of knowledge of the post-retirement employability of military personnel. It is hoped that this study will help to clarify the present situation and make a meaningful contribution to the literature on problems confronting the prospective military retiree contemplating the beginning of a second career in the civilian society.

Conclusions

The conclusions presented here are either directly related to the questions which were developed as part of the major objectives of the study, or they pertain to other areas of interest which emerged in the course of data collection and analysis.

From the data accumulated in the survey, we can draw a profile of

the typical officer who has retired since 1960 and who lives in the Southwestern United States.

The typical officer retired in the rank of lieutenant colonel at age 47 with 23 years of service. He has two dependents and he settled in an area near a military installation where he uses the post exchange, commissary, and medical facilities. He has full-time employment and earns \$11,000 per year from his retirement job. He found this job before retirement by applying directly to his employer. The job is in the white collar class, and is more likely to be with a governmental or educational institution than with a business firm.

Although the typical retired officer has some college education, but not a college degree, he did not return to college after his retirement from the Army. However, he considers his lack of formal education to have been a major cause of his inability to find a better post-retirement job.

The retired officer's civilian income is about what he expected his post-retirement income would be. He uses his military training and experience to a high degree in his civilian job, and he believes that it helped him to qualify for the job. He does not consider his age at retirement to have had any influence on the type of post-retirement employment he found.

The major problems facing the retired Army officer at the time he enters the civilian labor force are his lack of formal educational attainment, the difficulty in translating military training and experience into terms which are meaningful to civilian employers, and the fact that many areas of potential employment are virtually closed to Regular Army officers due to the various restrictions on employment.

Despite these problems, the retired officer has no real difficulty in finding some type of post-retirement employment. But whether his talents and capabilities are fully utilized in his post-retirement job is debatable.

Contrary to the usual assumptions, physical disability was not a major factor in determining either whether an individual was able to find post-retirement employment or the income received from this employment.

Because of the interrelationship between age, rank, and years of service at retirement, the effect of these variables on employability cannot be determined independently. However, the analysis clearly shows that a large percentage of the older officers and those of higher rank do not seek civilian jobs after retirement. Furthermore, it was shown that rank was not a determinant of whether the individual was able to find employment.

Several factors in the analysis indicate that post-retirement income alone is an inadequate measure of the successfulness of a retired officer's "second career." When combined with military retirement pay, even a moderate income from civilian employment affords the retired officer economic security comparable to that which he had while on active duty. Other considerations, such as area of retirement and personal satisfaction gained from a particular type of job, may be equally as important to the retired officer as is his civilian income.

Although the evidence is not conclusive, it appears that officers do not feel compelled to seek post-retirement employment solely because "work is the focus of a man's identity and self-respect." Rather, the evidence indicates that many officers are quite satisfied to spend

their years after retirement enjoying the economic security afforded by their military retirement pay. This conclusion is partially substantiated by the fact that retired Regular Army officers tend to be able to find higher paying post-retirement jobs yet almost one-third of them do not seek employment.

Recommendations

On the basis of the findings of this study it is recommended that:

1. Continuing emphasis be placed on the need for military personnel to update and continue their formal education while on active duty, and that wherever possible commanders actively support and encourage personnel to take full advantage of existing educational opportunities.
2. Military personnel responsible for career development and retirement programs stress throughout the serviceman's active duty career the need for preparation and planning for a "second career."
3. Consideration be given toward the establishment at major installations of a full-time facility charged with providing pre-retirement assistance to military personnel. Such assistance should include advice and assistance in the preparation of resumes including assistance in translating military training and experience into terms meaningful to potential civilian employers, advice (in coordination with representatives of the U. S. Employment Service) on job opportunities, and help toward bringing the prospective retiree together with civilian employers.
4. Consideration be given to allowing industrial and educational recruitment on military installations of retiring military personnel. In this regard, it is noted that several programs directed toward the

training and recruitment of enlisted personnel upon completion of their mandatory active duty are presently in existence.

5. Follow-up studies be initiated to determine the success of new counseling programs for prospective military retirees in helping the individual to find satisfactory post-retirement employment.

Needed Research

Further research is needed to develop skill conversion data that can be used to translate military skills, training and experience to civilian equivalents.

Additional research is needed to determine specifically the effect of current restrictive statutes on the "second careers" of retired Regular Army officers. In particular, an effort should be made to determine why almost one-third of the Regular Army officers do not seek post-retirement employment and whether relaxation of the current employment restrictions would draw significant numbers of these persons into positions in the civilian labor force where shortages now exist.

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APPENDIX A

SURVEY QUESTIONNAIRE

304 South Duck Street
Stillwater, Oklahoma 74074

Dear Sir:

In connection with my studies at Oklahoma State University, I have undertaken a research project on the post-military retirement employment of Army officers who have retired since 1960. To accumulate the data to be used in this project, I am sending questionnaires such as the one enclosed to several hundred officers residing in the Southwestern United States.

You can be of great assistance in this project by spending a couple of minutes in completing the attached questionnaire. Merely check the appropriate box or fill in the space and then return it to me in the enclosed, stamped envelope.

Please note that the questionnaire does not identify you personally. The study will in no way describe or make reference to you individually. From the data accumulated, certain post-retirement employment trends and problems will be identified and studied in depth. It is hoped that the end result of the project will be a more effective pre-retirement orientation program.

If you would like a copy of the summary of findings of the study, then so indicate by completing and returning the coupon below with your questionnaire, I will be happy to send you one.

Your assistance in helping to provide the information necessary to make this research project possible is greatly appreciated.

Sincerely,

1 Encl.
Questionnaire

Robert L. Gwaltney
Major, U. S. Army

Please send a copy of the summary of findings of the post-retirement employment study to:

(Name)

(Street Address)

(City)

(State)

(ZIP)

Post-Retirement Questionnaire

1. Retired rank: ☐ M G ☐ BG ☐ COL ☐ LTC ☐ MAJ ☐ CPT ☐ WO4 ☐ WO3 ☐ WO2
2. Branch of service:
- | | | |
|--|---|---|
| <input type="checkbox"/> Armor | <input type="checkbox"/> Chaplain | <input type="checkbox"/> Military Police |
| <input type="checkbox"/> Artillery | <input type="checkbox"/> Dental Corps | <input type="checkbox"/> Corps of Engineers |
| <input type="checkbox"/> Infantry | <input type="checkbox"/> Judge Advocate Gen | <input type="checkbox"/> Ordnance |
| <input type="checkbox"/> Adjutant General | <input type="checkbox"/> Medical | <input type="checkbox"/> Quartermaster |
| <input type="checkbox"/> Finance Corps | <input type="checkbox"/> Nurse | <input type="checkbox"/> Signal |
| <input type="checkbox"/> Medical Service | <input type="checkbox"/> Veterinary | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Womens Army Corps | <input type="checkbox"/> Army Intelligence | <input type="checkbox"/> WO-Aviation |
3. How old were you when you retired from the Army? _____
4. Years of service at retirement?
- | | | | | | | | | | | | |
|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|----------------------------------|
| <input type="checkbox"/> 20 | <input type="checkbox"/> 21 | <input type="checkbox"/> 22 | <input type="checkbox"/> 23 | <input type="checkbox"/> 24 | <input type="checkbox"/> 25 | <input type="checkbox"/> 26 | <input type="checkbox"/> 27 | <input type="checkbox"/> 28 | <input type="checkbox"/> 29 | <input type="checkbox"/> 30 | <input type="checkbox"/> Over 30 |
|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|----------------------------------|
5. Year of retirement:
- | | | | | | | | | |
|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| <input type="checkbox"/> 1960 | <input type="checkbox"/> 1961 | <input type="checkbox"/> 1962 | <input type="checkbox"/> 1963 | <input type="checkbox"/> 1964 | <input type="checkbox"/> 1965 | <input type="checkbox"/> 1966 | <input type="checkbox"/> 1967 | <input type="checkbox"/> 1968 |
|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
6. Highest military school attended
- | | |
|--|---|
| <input type="checkbox"/> None | <input type="checkbox"/> Army War College |
| <input type="checkbox"/> Branch Career (Advance) Course | <input type="checkbox"/> National War College |
| <input type="checkbox"/> Command and General Staff College | <input type="checkbox"/> Industrial College of the Armed Forces |
| <input type="checkbox"/> Armed Forces Staff College | <input type="checkbox"/> Other (Specify) _____ |
7. Level of civilian education completed:
- | | | |
|---|--|---|
| <input type="checkbox"/> Below high school | <input type="checkbox"/> Bachelor's degree | <input type="checkbox"/> Other degree (Specify) |
| <input type="checkbox"/> High school graduate | <input type="checkbox"/> Master's degree | |
| <input type="checkbox"/> Some college | <input type="checkbox"/> Doctoral degree | |
8. Number of months of college or university work taken for credit since retirement:
- | | | | | | |
|-------------------------------|--|--|---|--|---|
| <input type="checkbox"/> None | <input type="checkbox"/> 3 mo. or less | <input type="checkbox"/> 4 to 6 months | <input type="checkbox"/> 7 to 12 months | <input type="checkbox"/> 13 to 18 months | <input type="checkbox"/> Over 18 months |
|-------------------------------|--|--|---|--|---|
9. Number of dependents (other than yourself):
- | | | | | | | |
|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|--------------------------------------|
| <input type="checkbox"/> 0 | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5 | <input type="checkbox"/> more than 5 |
|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|--------------------------------------|
10. What was the major military position held in your highest rank? (e.g. division commander, brigade S3, battalion adjutant, etc.) _____
11. What is your present employment status:
- | | | | |
|---|--|---|---|
| <input type="checkbox"/> Full-time Employment | <input type="checkbox"/> Part-time employment, looking for full-time | <input type="checkbox"/> Part-time employment, NOT looking for full-time. | <input type="checkbox"/> Not employed but looking |
|---|--|---|---|
- ☐ Not employed, NOT looking
12. Which of the following types of work best describes your present occupation?
- | | |
|---|---|
| <input type="checkbox"/> Engineer | <input type="checkbox"/> Clerical |
| <input type="checkbox"/> Teacher | <input type="checkbox"/> Farming or ranching |
| <input type="checkbox"/> Medical doctor or dentist | <input type="checkbox"/> Technician |
| <input type="checkbox"/> Lawyer | <input type="checkbox"/> Skilled craftsmen |
| <input type="checkbox"/> Accountant | <input type="checkbox"/> Factory worker |
| <input type="checkbox"/> Business and Administration | <input type="checkbox"/> Other professional |
| <input type="checkbox"/> Banking and finance | <input type="checkbox"/> Other service |
| <input type="checkbox"/> Insurance and/or real estate | <input type="checkbox"/> None of those listed |
| <input type="checkbox"/> Retail sales or consumer service | <input type="checkbox"/> (specify) _____ |

CENTER

APPENDIX B

TABULATION OF RESPONSES

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent (Tenths of a Percent)</u>
1	Category		
	Regular Army	91	.354
	U. S. Army Reserve	<u>166</u>	<u>.646</u>
	Total	257	1000
2	Current Residence		
	Texas	160	.623
	Oklahoma	41	.160
	New Mexico	17	.066
	Louisiana	12	.047
	Arkansas	12	.047
	Other	15	.058
3	Retired Rank		
	Major General	6	.023
	Brigadier General	7	.027
	Colonel	51	.198
	Lieutenant Colonel	82	.319
	Major	66	.257
	Captain	12	.047
	Warrant Officer CW4	8	.031

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent (Tenths of a Percent)</u>
	Warrant Officer CW3	17	.066
	Warrant Officer CW2	8	.031
4	Branch		
	Armor	20	.078
	Artillery	67	.261
	Infantry	31	.121
	Adjutant General Corps	17	.066
	Finance Corps	2	.008
	Medical Service Corps	13	.051
	Womens Army Corps	1	.004
	Chaplain Corps	0	.000
	Dental Corps	3	.012
	Judge Advocate General Corps	3	.012
	Medical Corps	5	.019
	Army Nurse Corps	13	.051
	Veterinary Corps	0	.000
	Army Intelligence Corps	1	.004
	Military Police Corps	5	.019
	Corps of Engineers	17	.066
	Ordnance Corps	22	.086
	Quartermaster Corps	13	.051
	Signal Corps	8	.031
	Transportation Corps	13	.051
	Chemical Corps	3	.012

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent</u> <u>(Tenths of a Percent)</u>
5	Age at retirement		
	Under 40	10	.059
	40	18	.070
	4	11	.043
	42	16	.062
	43	22	.086
	44	11	.043
	45	16	.062
	46	18	.070
	47	19	.074
	48	11	.043
	49	7	.027
	50	16	.062
	51	6	.023
	52	11	.043
	53	16	.062
	54	14	.054
	55	15	.058
	56	9	.035
	57	3	.012
	58	5	.019
	59	0	.000
	60 or Over	3	.012
6	Years of Service at Retirement		
	20	72	.280
	21	23	.089

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent (Tenths of a Percent)</u>
	22	20	.078
	23	21	.082
	24	6	.023
	25	16	.062
	26	16	.062
	27	8	.031
	28	9	.035
	29	4	.016
	30	20	.078
	Over 30	42	.163
7	Year of Retirement		
	1960	42	.163
	1961	56	.218
	1962	35	.136
	1963	40	.156
	1964	36	.140
	1965	20	.078
	1966	26	.101
	1967	2	.008
8	Highest level of military schooling		
	None	44	.171
	Branch career (advance) course	106	.412
	Command and General Staff College	36	.140
	Armed Forces Staff College	7	.027
	Army War College	15	.058

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent</u> <u>(Tenths of a Percent)</u>
	National War College	6	.023
	Industrial College of the Armed Forces	5	.019
	Other	37	.144
	Undetermined	1	.004
9	Highest level of civilian education		
	Below high school graduate	8	.031
	High school graduate	37	.144
	Some college	107	.416
	Bachelor's degree	60	.233
	Master's degree	33	.128
	Doctoral degree	10	.039
	Other degree	1	.004
	Undetermined	1	.004
10	Number of months of college or university work taken for credit since retire- ment		
	None	195	.759
	Three months or less	10	.039
	Four to six months	15	.058
	Seven to 12 months	7	.027
	13 to 18 months	4	.016
	Over 18 months	26	.101
11	Number of dependents		
	0	20	.078
	1	86	.335

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent (Tenths of a Percent)</u>
	2	57	.222
	3	52	.202
	4	21	.082
	5	13	.051
	More than 5	8	.031
12	Major military position held in highest rank		
	Commander	98	.381
	Operations or Planning Staff Officer	14	.054
	*Administrative Staff Officer	51	.198
	**Professional Staff Officer	34	.133
	***Technical Staff Officer	60	.233
*includes adjutant, adjutant general, finance officer, comptroller, personnel officer, etc.			
**includes doctor, dentist, nurse and lawyer			
***includes logistics and supply, maintenance, engineer, intelligence, aviation, provost marshall, etc.			
13	Present employment status		
	Full-time employment	195	.759
	Part-time employment, looking for full-time	6	.023
	Part-time employment, NOT looking for full-time	10	.039
	Not employed but looking	3	.012
	Not employed, NOT looking	43	.167

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent</u> <u>(Tenths of a Percent)</u>
14	Type of work best describing present occupation		
	Engineer	14	.054
	Teacher	25	.097
	Medical doctor or dentist	5	.019
	Lawyer	3	.012
	Accountant	2	.008
	Business and Administration	42	.163
	Banking and finance	10	.039
	Insurance and/or real estate	12	.047
	Retail sales or consumer service	14	.054
	Clerical	7	.027
	Farming or ranching	6	.023
	Technician	24	.093
	Skilled craftsman	4	.016
	Factory worker	1	.004
	Other professional	21	.082
	Other service	7	.027
	Other	28	.109
	Unemployed	32	.125
15	Type of organization in which presently employed		
	Self employed	24	.093
	Large business (over 2500 employees)	19	.074

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent (Tenths of a Percent)</u>
	Medium business (50-2500 employees)	26	.101
	Small business (under 50 employees)	18	.070
	College or university	13	.051
	Secondary or elementary school	14	.054
	Medical institution	8	.031
	Other private organization	9	.035
	Federal government	56	.218
	State or local government	21	.082
	Other	6	.023
	Unemployed	43	.167
16	Annual income (excluding retired pay)		
	Less than \$2,000	35	.136
	\$2,000-\$5,999	38	.148
	\$6,000-\$7,999	42	.163
	\$8,000-\$9,999	41	.160
	\$10,000-\$11,999	28	.109
	\$12,000-\$13,999	28	.109
	\$14,000-\$15,999	16	.062
	\$16,000-\$17,999	4	.016
	\$18,000-\$19,999	8	.031
	\$20,000-\$24,999	7	.027
	\$25,000-\$29,999	6	.023
	\$30,000-\$34,999	1	.004

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent (Tenths of a Percent)</u>
	\$35,000-\$39,999	1	.004
	\$40,000-\$44,999	1	.004
	\$45,000 or more	1	.004
17	Physical disability status		
	Disability Awarded by Army or Veterans Administration	68	.265
	No physical disability	189	.735
18	Number of jobs held since retirement from the Army		
	None	33	.128
	1	120	.467
	2	59	.230
	3	31	.121
	4	7	.027
	5 or more	7	.027
19	Time required to find job after retirement from the Army		
	Did not seek employment	51	.198
	Employment found before retirement	77	.300
	Less than two weeks	17	.066
	Less than one month	25	.097
	Less than two months	16	.062
	Less than three months	18	.070
	Less than six months	24	.093
	More than six months	27	.105
	Employment has not been found	2	.008

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent</u> <u>(Tenths of a Percent)</u>
20	Assistance in finding employment		
	U. S. Employment Service	5	.019
	State or local employment service	15	.058
	Private employment agency	6	.023
	Fellow servicemen, relatives or friends	24	.093
	Applied directly to employer	113	.440
	Sought out by employer	44	.171
	Other	17	.066
	None	33	.128
21	Use of facilities at a military installation		
	Military facilities used	226	.879
	Military facilities not used	31	.121
22	How civilian income compares to the expected post-retirement income		
	Much less than expected	7	.027
	Somewhat less than expected	34	.132
	About what expected	129	.502
	Somewhat more than expected	44	.171
	Much more than expected	16	.062
	Undetermined	27	.105

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent (Tenths of a Percent)</u>
23	Degree of utilization of military training and experience in present occupation		
	To a very high degree	55	.214
	To a high degree	57	.222
	To an average degree	49	.191
	To a slight degree	20	.078
	To a very slight degree	9	.035
	Not utilized	35	.136
	Undetermined	32	.125
24	Degree to which military training and experience helped to qualify for present occupation		
	Helped a great deal	112	.436
	Helped some	69	.268
	No help	42	.163
	Undetermined	34	.132
25	Effect of age on post- retirement employment		
	The major factor influenc- ing the type of employ- ment	33	.128
	Some influence but not the major factor	73	.284
	No influence on type of employment	131	.510
	Undetermined	20	.078

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent</u> <u>(Tenths of a Percent)</u>
26	Attendance at Department of Defense/U. S. Employment Service pre-retirement orientation		
	No opportunity to attend	191	.743
	Had opportunity but did not attend	15	.058
	Attended	51	.198
27	Opinion as to what should be done to further assist personnel in preparing for retirement		
	Present assistance is adequate	26	.101
	This is an individual responsibility	24	.093
	Stressed need for civilian education-commanders should fully support current off-duty education programs	27	.105
	Abolish present restrictions on post-retirement employment of regular officers	15	.058
	Provide assistance in the preparation of resumes	17	.066
	Provide facilities at military installations for industrial and educational recruitment	12	.047
	Give reasonable consideration to allow personnel to move to location of choice during last year of active duty	5	.019

<u>Variable</u>	<u>Description</u>	<u>Number</u>	<u>Percent</u> <u>(Tenths of a Percent)</u>
	Make retirement orientations available for all personnel (including those at small installations and on civilian component duty)	7	.027
	Stress the need for beginning preparation for retirement early	11	.043
	Allow physically fit personnel to remain on active duty to age 65	10	.039
	Deemphasize rank and military experience in relations with employer and fellow employees	12	.047
	Place more emphasis on present pre-retirement orientation program, to include beginning more than 18 months before retirement and devoting more time to the orientations	17	.066
	Provide assistance to retiring personnel and/or prospective employers in relating military skills and training to civilian jobs	7	.027
	Other opinions	19	.074
	No opinion given	48	.187

APPENDIX C

RESULTS OF CHI SQUARE TEST AND CONTINGENCY COEFFICIENT ANALYSIS OF SELECTED VARIABLES

PART I

Explanation of Variables

<u>Variable Number</u>	<u>Abbreviation</u>	<u>Description</u>
1	CATEG	Category (Regular Army or Reserve Component)
2	RESID	State in which presently residing
3	RERANK	Retired rank
4	BRANCH	Branch of service
5	AGERET	Age at retirement
6	YRSSER	Years of service at retirement
7	RETYR	Year of retirement
8	MILED	Military training and education
9	CIVED	Civilian education
10	COLLAT	College attendance after retirement
11	DEPEND	Number of dependents
12	HIRANK	Major position in highest military rank
13	PRSTAT	Present employment status
14	WORK	Type of present occupation
15	EMPLOY	Type of present employer
16	INCOME	Present income excluding retired pay

<u>Variable Number</u>	<u>Abbreviation</u>	<u>Description</u>
17	DISABL	Physical disability status
18	NOJOBS	Number of jobs held since retirement
19	LONGAF	Time required to find civilian job
20	ASSIST	Sources of assistance in finding civilian job
21	FACIL	Use of military facilities
22	COMPAR	Income compared to expectations
23	TRAIN	Use of military training and education in present occupation
24	QUALIF	Military training and education at qualification for present occupation
25	AGEAFF	Effect of age on type of work found
26	ATTEND	Attendance at DoD/USES pre-retirement orientation
27	OPINION	Assistance needed in helping military personnel to prepare for retirement

PART II

Results of Test

<u>Dependent Variable</u>	<u>Independent Variable</u>	<u>X²</u>	<u>df</u>	<u>Critical Value Of X² at a level of Significance at .01 C</u>	
1 CATEG	3 RERANK	90.50	8	20.09	.5103
	5 AGERET	52.53	4	13.28	.4120
	6 YRSSER	71.15	8	20.09	.4656
	11 DEPEND	16.97	5	15.09	.2489
	14 WORK	36.21	4	13.28	.3514
	15 EMPLOY	23.17	2	9.21	.2876
	16 INCOME	35.92	7	18.48	.3502
	18 NOJOBS	20.32	3	11.34	.2707
	19 LONGAE	37.52	7	18.48	.3570
	22 COMPAR	14.44	4	13.28	.2307
	23 TRAIN	26.65	5	15.09	.3065
	24 AVAIL	20.09	3	11.34	.2693

<u>Dependent Variable</u>	<u>Independent Variable</u>	<u>X²</u>	<u>df</u>	<u>Critical Value</u>	<u>C</u>
2 RESIDE	12 HIRANK	17.27	4	13.28	.2509
	19 LONGAF	22.95	8	20.09	.2863
3 RERANK	1 CATEG	90.50	8	20.09	.5103
	5 AGERET	93.34	6	16.81	.5162
	6 YRSSER	110.79	9	21.67	.5489
	9 CIVED	91.05	9	21.67	.5114
	12 HIRANK	17.27	4	13.28	.2509
	14 WORK	38.20	12	26.22	.3597
	16 INCOME	39.87	15	30.58	.3665
4 BRANCH	13 PRSTAT	26.87	3	11.34	.3077
	14 WORK	24.63	8	20.09	.2957
	15 EMPLOY	14.01	4	13.28	.2274
	23 TRAIN	26.61	10	23.21	.3063
	24 QUALIF	18.17	6	16.81	.2570
5 AGERET	1 CATEG	52.53	4	13.28	.4120
	3 RERANK	93.34	6	16.81	.5162
	6 YRSSER	149.49	6	16.81	.6064
	8 MILED	54.73	8	20.09	.4190
	9 CIVED	40.34	6	16.81	.3684
	11 DEPEND	28.90	6	16.81	.3180
	13 PRSTAT	35.93	3	11.34	.3502
	14 WORK	34.72	8	20.09	.3450
	15 EMPLOY	25.75	4	13.28	.3018
	16 INCOME	37.72	12	26.22	.3578
	18 NOJOBS	36.38	6	16.81	.3521
	19 LONGAF	28.77	8	20.09	.3173
	20 ASSIST	44.02	6	16.81	.3824
	22 COMPAR	17.53	6	16.81	.2527
	23 TRAIN	32.02	10	23.21	.3329
	24 QUALIF	29.91	6	16.81	.3229
	25 AGEAFF	30.51	6	16.81	.3258
6 YRSSER	1 CATEG	71.15	8	20.09	.4656
	3 RERANK	110.79	9	21.67	.5489
	5 AGERET	149.49	6	16.81	.6064
	9 CIVED	21.72	9	21.67	.2774
	13 PRSTAT	49.32	5	15.09	.4013
	14 WORK	32.32	12	26.22	.3343
	15 EMPLOY	22.95	6	16.81	.2863
	16 INCOME	33.33	15	30.58	.3388
	19 LONGAF	26.35	12	26.22	.3050
8 MILED	5 AGERET	54.73	8	20.09	.4190
	12 HIRANK	48.61	8	20.09	.3988
	19 LONGAF	24.83	9	21.67	.2969

<u>Dependent Variable</u>	<u>Independent Variable</u>	χ^2	<u>df</u>	<u>Critical Value</u>	<u>C</u>
9 CIVED	3 RERANK	91.05	9	21.67	.5114
	5 AGERET	40.34	6	16.81	.3684
	6 YRSSER	21.72	9	21.67	.2774
	14 WORK	93.08	12	26.22	.5156
	16 INCOME	38.59	15	30.58	.3613
	23 TRAIN	32.96	12	26.22	.3372
10 COLLAT	14 WORK	39.85	4	13.28	.3664
11 DEPEND	1 CATEG	16.97	5	15.09	.2489
	5 AGERET	28.90	6	16.81	.3180
	13 PRSTAT	36.97	4	13.28	.3546
	14 WORK	43.38	12	26.22	.3800
	15 EMPLOY	32.74	6	16.81	.3362
	16 INCOME	48.70	15	30.58	.3991
	19 LONGAF	31.10	12	26.22	.3286
	24 QUALIF	49.30	9	21.67	.4012
12 HIRANK	2 RESID	17.27	4	13.28	.2509
	3 RERANK	29.96	6	16.81	.3232
	4 BRANCH	182.39	6	16.81	.6443
	8 MILED	48.61	8	20.09	.3988
	13 PRSTAT	20.26	3	11.34	.2703
	15 EMPLOY	17.85	4	13.28	.2549
	24 QUALIF	16.92	6	16.81	.2486
13 PRSTAT	1 CATEG	24.83	2	9.21	.2968
	2 RESID	3.85	2	9.21	.1216
	3 RERANK	11.09	3	11.34	.2034
	4 BRANCH	26.87	3	11.34	.3077
	5 AGERET	35.93	3	11.34	.3502
	6 YRSSER	49.32	5	15.09	.4013
	7 RETYR	9.77	5	15.09	.1914
	8 MILED	4.81	4	13.28	.1357
	9 CIVED	0.85	3	11.34	.0575
	10 COLLAT	3.36	2	9.21	.1138
	11 DEPEND	36.97	4	13.28	.3546
	12 HIRANK	29.24	12	26.22	.3196
	14 WORK	117.50	4	13.28	.5601
	15 EMPLOY	165.36	2	9.21	.6257
	16 INCOME	159.20	6	16.81	.6301
	17 DISABL	14.20	2	9.21	.2288
	18 NOJOBS	119.13	3	11.34	.5628
	19 LONGAF	100.99	5	15.09	.5311
	20 ASSIST	118.31	4	13.28	.5615
	21 FACIL	0.46	1	6.64	.0424
	22 COMPAR	93.44	3	11.34	.5164
	23 TRAIN	148.27	5	15.09	.6049
	24 QUALIF	138.40	3	11.34	.5916
	25 AGEAFF	58.56	2	9.21	.4308

<u>Dependent Variable</u>	<u>Independent Variable</u>	<u>X²</u>	<u>df</u>	<u>Critical Value</u>	<u>C</u>
14 WORK	1 CATEG	36.21	4	13.28	.3514
	3 RERANK	38.20	12	26.22	.3597
	4 BRANCH	24.63	8	20.09	.2957
	5 AGERET	34.72	8	20.09	.3450
	6 YRSSER	32.32	12	26.22	.3343
	9 CIVED	93.08	12	26.22	.5156
	10 COLLAT	39.85	4	13.28	.3664
	11 DEPEND	43.38	12	26.22	.3800
	13 PRSTAT	117.50	4	13.28	.5601
	15 EMPLOY	210.81	8	20.09	.6713
	16 INCOME	55.96	10	23.21	.4229
	19 LONGAF	37.48	9	21.67	.3568
	25 AGEAFF	55.94	8	20.09	.4228
15 EMPLOY	1 CATEG	23.17	2	9.21	.2876
	4 BRANCH	14.01	4	13.28	.2274
	5 AGERET	25.75	4	13.28	.3018
	6 YRSSER	22.95	6	16.81	.2863
	11 DEPEND	32.74	6	16.81	.3362
	12 HIRANK	17.85	4	13.28	.2549
	13 PRSTAT	165.36	2	9.21	.6257
	14 WORK	210.81	8	20.09	.6713
	16 INCOME	197.44	10	23.21	.6591
	18 NOJOBS	138.76	6	16.81	.5921
	19 LONGAF	102.10	8	20.09	.5332
	20 ASSIST	150.25	6	16.81	.6074
	22 COMPAR	108.58	6	16.81	.5450
	23 TRAIN	194.51	8	20.09	.6564
	24 QUALIF	190.93	6	16.81	.6529
	25 AGEAFF	58.34	4	13.28	.4301
16 INCOME	1 CATEG	35.92	7	18.48	.3502
	2 RESID	11.86	10	23.21	.2101
	3 RERANK	39.87	15	30.58	.3665
	4 BRANCH	20.34	12	26.22	.2708
	5 AGERET	37.72	12	26.22	.3578
	6 YRSSER	33.33	15	30.58	.3388
	7 RETYR	29.93	20	37.57	.3230
	8 MILED	28.85	15	30.58	.3177
	9 CIVED	38.59	15	30.58	.3613
	10 COLLAT	8.40	6	16.81	.1779
	11 DEPEND	48.70	15	30.58	.3991
	12 HIRANK	17.65	12	26.22	.2536
	13 PRSTAT	169.20	6	16.81	.6301
	14 WORK	55.96	10	23.21	.4229
	15 EMPLOY	197.44	10	23.21	.6591
	17 DISABL	10.93	6	16.81	.2020
	18 NOJOBS	28.02	10	23.21	.3136
	19 LONGAF	130.29	15	30.58	.5800
	20 ASSIST	8.89	10	23.21	.1829
	21 FACIL	12.00	28	48.28	.2112

<u>Dependent Variable</u>	<u>Independent Variable</u>	<u>X²</u>	<u>df</u>	<u>Critical Value</u>	<u>C</u>
	22 COMPAR	103.69	10	23.21	.5362
	23 TRAIN	57.98	15	30.58	.4291
	24 QUALIF	31.08	10	23.21	.3285
	25 AGEAFF	45.64	12	26.22	.3884
17 DISABL	13 PRSTAT	14.20	2	9.21	.2288
18 NOJOBS	1 CATEG	20.32	3	11.34	.2707
	5 AGERET	36.38	6	16.81	.3521
	13 PRSTAT	119.13	3	11.34	.5628
	15 EMPLOY	138.76	6	16.81	.5921
	16 INCOME	28.02	10	23.21	.3136
	19 LONGAF	26.89	8	20.09	.3078
	23 TRAIN	30.68	9	21.67	.3266
	25 AGEAFF	66.92	6	16.81	.4545
19 LONGAF	1 CATEG	37.59	7	18.48	.3570
	2 RESID	22.95	8	20.09	.2863
	3 RERANK	21.68	12	26.22	.2789
	4 BRANCH	22.43	10	23.21	.2833
	5 AGERET	28.77	8	20.09	.3173
	6 YASSER	26.35	12	26.22	.3050
	7 RETYR	13.47	15	30.58	.2232
	8 MILED	24.83	9	21.67	.2969
	9 CIVED	24.86	12	26.22	.2970
	10 COLLAT	1.63	4	13.28	.0796
	11 DEPEND	31.10	12	26.22	.3286
	12 HIRANK	8.89	10	23.21	.1829
	13 PRSTAT	100.99	5	15.09	.5311
	14 WORK	37.48	9	21.67	.3568
	15 EMPLOY	102.10	8	20.09	.5332
	16 INCOME	130.29	15	30.58	.5800
	17 DISABL	5.21	5	15.09	.1400
	20 ASSIST	41.83	8	20.09	.3741
	21 FACIL	6.40	18	34.80	.1560
	22 COMPAR	74.15	9	21.67	.4732
	23 TRAIN	33.64	12	26.22	.3402
	24 QUALIF	11.10	8	20.09	.2035
	25 AGEAFF	46.20	8	20.09	.3904
20 ASSIST	5 AGERET	44.02	6	16.81	.3824
	13 PRSTAT	118.31	4	13.28	.5615
	15 EMPLOY	150.25	6	16.81	.6074
	19 LONGAF	41.83	8	20.09	.3741
	23 TRAIN	35.05	9	21.67	.3465
	24 QUALIF	37.16	6	16.81	.3554
	25 AGEAFF	58.64	6	16.81	.4310

<u>Dependent Variable</u>	<u>Independent Variable</u>	<u>χ^2</u>	<u>df</u>	<u>Critical Value</u>	<u>C</u>
22 COMPAR	1 CATEG	14.44	4	13.28	.2307
	5 AGERET	17.53	6	16.81	.2527
	13 PRSTAT	93.44	3	11.34	.5164
	15 EMPLOY	108.58	6	16.81	.5450
	16 INCOME	103.69	10	23.21	.5362
	19 LONGAF	74.15	9	21.67	.4732
	23 TRAIN	36.39	9	21.67	.3522
	25 AGEAFF	76.14	6	16.81	.4781
23 TRAIN	1 CATEG	26.65	5	15.09	.3065
	4 BRANCH	26.61	10	23.21	.3063
	5 AGERET	32.02	10	23.21	.3329
	9 CIVED	32.96	12	26.22	.3372
	13 PRSTAT	148.27	5	15.09	.6049
	14 WORK	60.02	12	26.22	.4351
	15 EMPLOY	194.51	8	20.09	.6564
	16 INCOME	57.98	15	30.58	.4291
	18 NOJOBS	30.68	9	21.67	.3266
	19 LONGAF	33.64	12	26.22	.3402
	20 ASSIST	35.05	9	21.67	.3465
	22 COMPAR	36.39	9	21.67	.3522
	24 QUALIF	249.76	9	21.67	.7020
	25 AGEAFF	93.88	10	23.21	.5173
24 QUALIF	1 CATEG	20.09	3	11.34	.2693
	4 BRANCH	18.17	6	16.81	.2570
	5 AGERET	29.91	6	16.81	.3229
	11 DEPEND	49.30	9	21.67	.4012
	13 PRSTAT	138.40	3	11.34	.5916
	15 EMPLOY	190.93	6	16.81	.6529
	16 INCOME	31.08	10	23.21	.3285
	20 ASSIST	37.16	6	16.81	.3554
	23 TRAIN	249.76	9	21.67	.7020
	25 AGEAFF	97.70	6	16.81	.5248
25 AGEAFF	5 AGERET	30.51	6	16.81	.3258
	13 PRSTAT	58.56	2	9.21	.4308
	14 WORK	55.94	8	20.09	.4228
	15 EMPLOY	58.34	4	13.28	.4301
	16 INCOME	45.64	12	26.22	.3884
	18 NOJOBS	66.92	6	16.81	.4545
	19 LONGAF	46.20	8	20.09	.3904
	20 ASSIST	58.64	6	16.81	.4310
	22 COMPAR	76.14	6	16.81	.4781
	23 TRAIN	93.88	10	23.21	.5173
	24 QUALIF	97.70	6	16.81	.5248

VITA

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Candidate for the Degree of

Master of Business Administration

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